

DIGITAL MARKETING PROGRAMME

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SOCIALINIŲ TINKLŲ INFLUENCERIŲ CHARAKTERISTIKŲ POVEIKIS TŪKSTANTMEČIO KARTOS SPRENDIMAMS DĖL INTERNETINIŲ ŠVIETIMO PASLAUGŲ ĮSIGIJIMO

THE IMPACT OF SOCIAL MEDIA INFLUENCERS' CHARACTERISTICS ON PURCHASE DECISIONS OF MILLENNIALS FOR ONLINE EDUCATION SERVICES

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SUMMARY (IN ENGLISH)

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THE IMPACT OF SOCIAL MEDIA INFLUENCERS' CHARACTERISTICS ON PURCHASE DECISIONS OF MILLENNIALS FOR ONLINE EDUCATION SERVICES

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Problem formulation: This thesis examines how the characteristics of social media influencers—trustworthiness, expertise, and attractiveness—impact millennials' purchase decisions for online language learning services.

The aim of this research is to explore whether these characteristics influence purchase intentions and determine which characteristic has the most significant effect. Additionally, it examines the ways these characteristics relate to each other, and whether gender has a moderator impact.

The objectives include: measuring the influence of trustworthiness, expertise, and attractiveness on purchase intentions; identifying the most significant characteristic; and examining the role of gender and interactions.

The current research consists of three major parts: a literature review, research methods, and an analysis of the research results. The literature review provides an overview of the concept of influencer marketing and its impact on millennials' purchasing behavior in the context of online language learning services. The analysis explores the characteristics of social media influencers—trustworthiness, expertise, and attractiveness—that may influence purchase intentions. These variables are examined alongside moderating factors, such as gender, and the mediating role of trustworthiness in shaping consumer behavior. The study

emphasizes the importance of these attributes in determining the effectiveness of influencer marketing in the online education sector.

A quantitative research design was adopted, employing a structured survey distributed via social media platforms, and 284 participants' responses were used in the analysis. Established scales were used to measure influencer characteristics and purchase intentions. Data were analyzed through descriptive statistics, factor analysis, and regression modeling using SPSS.

Key findings reveal that trustworthiness is the most influential factor, significantly affecting purchase intentions, while expertise and attractiveness have weaker effects.

Trustworthiness mediates the relationship between expertise and purchase intentions, enhancing credibility. Gender was found not to moderate these effects.

Conclusions highlight the importance of trustworthiness in influencer marketing for online education services. Recommendations include selecting trustworthy influencers for campaigns targeting millennials, offering valuable insights for marketers to enhance engagement and conversion rates.

SANTRAUKA (IN LITHUANIAN)

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Problemos formulavimas: Šioje disertacijoje nagrinėjama, kaip socialinės žiniasklaidos įtakos veikėjų savybės – patikimumas, kompetencija ir patrauklumas – daro įtaką tūkstantmečių sprendimams pirkti internetines kalbų mokymosi paslaugas.

Šio tyrimo tikslas – išsiaiškinti, ar šios savybės įtakoja pirkimo ketinimus ir nustatyti, kuri charakteristika turi didžiausią poveikį. Be to, nagrinėjama, kaip šios savybės yra susijusios viena su kita ir ar lytis turi įtakos moderatoriui.

Tikslai apima: patikimumo, kompetencijos ir patrauklumo įtakos ketinimams pirkti; nustatyti svarbiausią savybę; lyties ir sąveikos vaidmens nagrinėjimas.

Dabartinis tyrimas susideda iš trijų pagrindinių dalių: literatūros apžvalgos, tyrimo metodų ir tyrimo rezultatų analizės. Literatūros apžvalgoje apžvelgiama influencerių rinkodaros samprata ir jos įtaka tūkstantmečių žmonių pirkimo elgsenai internetinių kalbų mokymosi paslaugų kontekste. Analizėje nagrinėjamos socialinės žiniasklaidos įtaką darančių asmenų savybės – patikimumas, kompetencija ir patrauklumas – kurios gali turėti įtakos pirkimo ketinimams. Šie kintamieji nagrinėjami kartu su moderuojančiais veiksniais, tokiais kaip lytis ir tarpininkaujantis patikimumo vaidmuo formuojant vartotojų elgesį. Tyrimas pabrėžia šių atributų svarbą nustatant influencerių rinkodaros efektyvumą internetiniame švietimo sektoriuje.

Buvo priimtas kiekybinis tyrimo planas, naudojant struktūrizuotą apklausą, platinamą per socialinės žiniasklaidos platformas, o analizei panaudoti 284 dalyvių atsakymai. Nustatytos skalės buvo naudojamos influencerių savybėms ir pirkimo ketinimams matuoti. Duomenys buvo analizuojami naudojant aprašomąją statistiką, faktorių analizę ir regresinį modeliavimą naudojant SPSS.

Pagrindinės išvados atskleidžia, kad patikimumas yra labiausiai įtakojantis veiksnys, turintis didelę įtaką pirkimo ketinimams, o kompetencija ir patrauklumas turi silpnesnį poveikį. Patikimumas tarpininkauja tarp patirties ir pirkimo ketinimų, didindamas patikimumą. Nustatyta, kad lytis nesumažina šio poveikio.

Išvadose pabrėžiama internetinių švietimo paslaugų influencerių rinkodaros patikimumo svarba. Rekomendacijos apima patikimų influencerių atranką kampanijoms, skirtoms tūkstantmečiams, ir rinkodaros specialistams pateikti vertingų įžvalgų, kaip padidinti įsitraukimą ir konversijų rodiklius.

TABLE OF CONTENTS

INTRODUCTION9
1. LITERATURE REVIEW OF INFLUENCERS CHARACTERISTICS AND THEIR IMPACT ON PURCHASE INTENTION OF MILLENIALS13
1.1. Definitions of the dimensions of social media marketing
1.1.1. Definition of influencer
1.1.2. Definition of social media platforms14
1.1.3. Definition of online influencer marketing15
1.2. Analysing the interaction between influencers characteristics and purchase intention
1.2.1. Definition of expertise
1.2.2. Impact of perceived expertise on purchase intentions of millennials18
1.2.3. Definition of attractiveness
1.2.4. Impact of perceived attractiveness on purchase intentions of millennials.20
1.2.5. Definition of trustworthiness21
1.2.6. Impact of perceived trustworthiness on purchase intentions of millennials
1.3. Source credibility model
1.4. Definition of homophily of the endorsers
1.5. Definition of gender24

1.6. Definition of purchase intention	26
1.6.1. Factors influencing purchase intention	26
1.6.2. Linking influencer characteristics to purchase intention	27
1.6.3. Connecting purchase intention to online education	27
1.6.4. Relevance to the current research	28
1.7. Definition of millennials	28
1.8. Definition of online learning	31
2. METHODOLOGY OF THE EMPIRICAL RESEARCH ON IMPASOCIAL MEDIA INFLUENCERS' CHARACTERISTICS ON PUBLICISIONS OF MILLENNIALS FOR ONLINE EDUCATION SERVICE	RCHASE
2.1. Research Design	33
2.2. Sample Size	34
2.3. The operationalization of constructs	35
2.4. Hypotheses of the research	38
3. STATISTICAL ANALYSIS OF THE RESEARCH	42
3.1. Demographic characteristics of questionnaire respondents	42
3.2. Analysis of adapted scales	44
3.2.1 Reliability analysis	44
3.2.2. Pearson correlation analysis	50
3.2.3. Pearson correlation analysis for men and women separately	51

3.2.4. Regression analysis for testing the direct impact of independent variables	on
purchase intention	52
3.3. Moderating effect of gender between trustworthiness and purchase intention.	54
3.4. Mediating effect of trustworthiness between expertise and purchase intention.	56
Summary of statistical analysis	57
CONCLUSIONS AND RECOMMENDATIONS	59
LIST OF REFERENCES	64
LIST OF APPENDICES	77
Figure 1 Top 8 downloaded apps 2020 and 2021, in millions.	14
Figure 2 US Influencer Marketing Spending 2019-2024 Source: Influencer Marketing Hub	
Figure 3. Scree plot graph	47
Figure 4. Conceptual model of mediation	56
Table 1. Attributed Millennials age range 29	
Table 2. Comparable researches	34
Table 3 Operationalization	37
Table 4. Distribution of respondents by gender	42
Table 5. Other demographic characteristics of the participants	43
Table 6. Cronbach's Alpha values for the scales	45
Table 7. Factor analysis (for Source Credibility Scales)	45
Table 8. Factor analysis (for Purchase Intention)	48
Table 9. Descriptive statistics of the scales	49

Table 10. Kurtosis and skewness values of measurement tools	50
Table 11. Relationship between measurement tools	51
Table 12. Relationship between measurement tools (separately for men and women)	51
Table 13. Results of the regression analysis	53
Table 14. Results of the regression analysis by gender	54
Table 15. Mediation effect of trustworthiness analyzed with Process v4.3	56
Table 16. Status of hypotheses	58

INTRODUCTION

Recent studies show that social media influencers' explosive popularity has reshaped the marketing industry(Ao et al., 2023a), especially in verticals such as education after pandemic, where traditional advertising channels are supplemented by influencer reviews(Oza, 2022). The paper is novel in that it examines a little-known question: exactly how trustworthiness, expertise and attractiveness of influencers affected Millennials' decisions to use online learning services(Djafarova & Rushworth, 2017). Social media influencers are individuals who garner substantial followings with their content across one or more social media platforms (e.g., YouTube, Instagram, TikTok, or personal blogs), and exert significant influence over their audience. (Freberg et al., 2011a). Thus, they have an important marketing power on social media especially when they have an expertise in a niche(P. Wang & Huang, 2023). The efficacy of social media influencers stems from their capacity to provide relatable and genuine content that deeply connects with their audience. Authenticity plays a crucial role in building trust and credibility, both of which are necessary for influencing consumer behaviour. According to Djafarova & Rushworth (2017), influencers who are seen as authentic and open are more likely to gain the trust of their followers. This, in turn, enhances the chances of their endorsements being followed.

In the realm of online education, namely in the domain of online English learning, influencers assume a crucial and influential position. Millennials, who constitute the main demographic of internet service users, are strongly swayed by the endorsements and suggestions of trusted influencers (Chopra et al., 2021). This generation prioritizes flexibility and ease in their learning environments, and influencers can effectively convey the advantages of online education platforms through their content (Smith, 2011). Specialized influencers in the field of education can effectively showcase the practicality and effectiveness of online learning, making it an attractive choice for millennials who are interested in ongoing learning and skill enhancement (Sarica & Çavuş, 2008).

With the COVID-19 pandemic online services especially educational ones has become popular and tempting for individuals who want to improve themselves. People prefer to have online lessons due to various reasons(Mukhtar et al., 2020). These factors include flexibility and convenience, cost-effectiveness, a wide range of programs and courses, self-paced

learning, technological advancements, accessibility, a customized learning experience, and global networking opportunities(Santos, 2022). Since this trend seem to increase in the future(Wielki, 2020), Influencer marketing on online services carries great importance for both businesses and literature.

Incorporating influencer marketing into online education tactics is highly beneficial since influencers have a strong level of engagement with their audience. Educational influencers have the ability to deliver tutorials, share stories of success, and provide individualized recommendations that enrich the overall learning experience. This strategy not only encourages the educational platform but also fosters a community of learners who are inspired by the influencer's counsel and assistance (Oza, 2022).

With the increasing popularity of online education, the influence of influencers in affecting consumer decisions is anticipated to become increasingly prominent. The progress in technology, including artificial intelligence and virtual reality, is expected to improve the online learning experience by making it more interactive and immersive (Mayadas, Bourne, & Bacsich, 2009). These advancements will offer influencers with novel resources to generate captivating content that showcases the advantages and efficacy of online education platforms.

To summarize, social media influencers have emerged as a potent entity in the field of marketing, namely in the domain of online education. Due to their capacity to establish trust, showcase expertise, and interact with their audience, they are an excellent media for advertising online learning systems. The influence of trusted and credible influencers will have a significant impact on the decision-making processes of millennials who are looking for flexible and accessible learning alternatives. This influence will eventually shape the future of online education.

Although recent research shows that social media and influencer marketing positively influence consumers' purchasing behaviour, there are different opinions about which character traits of influencers are effective or more effective than the other(Schouten et al., 2020). In some categories, such as fashion and beauty products, attractiveness comes to the fore (Gomes et al., 2022), while in other categories, such as medical and online education courses, expertise is a more decisive factor(P. Wang & Huang, 2023). When it comes to the online English education sector, there is a lack of studies showing the effect of influencers' character traits on

purchase intention such as attractiveness, expertise, credibility (Chopra et al., 2021; Marcelo & Marcelo, 2021; Sinaga & Pustika, 2021). The tendency for learning English online and is growing, especially in countries where the English language is not spoken as a native language, but where the young population and millennial population are high (Fry, 2020). Turkiye is one of these countries and influencer marketing is a favoured method in online English language services and courses (Selvi et al., 2024). Since the authors cannot reach a consensus on which character trait of the influencers as an endorser is more effective in this field (Singh et al., 2020), this topic is worth investigating.

The problem of the paper:

Which of the following characteristics of social media influencers—trustworthiness, expertise, and attractiveness—are influential on millennials' decisions to purchase online language learning services, and which one has the most significant effects?

The aim of the paper:

This thesis primarily aims to explore whether the trustworthiness, expertise and attractiveness of social media influencers influence the purchase decision of millennials regarding online language services. This includes:

- -Measure how much each characteristic drives purchases, thereby connecting them to the buying habits of millennials.
- -Discover which trait has the highest impact on the choices of millennials who is interested in language-learning products online.
- -Examining how these features work together and how their interaction influences purchase decisions of millennials.

The objective of the research is:

- -Assess the perceived trustworthiness, expertise, and attractiveness of social media influencers among millennial consumers in the context of online language learning services.
- -Determine the most influential characteristic that drives purchase decisions among millennials.

-Examine the gender impact of the participants and the combined effect of these characteristics to understand how they collectively influence purchase intentions.

1. LITERATURE REVIEW OF INFLUENCERS CHARACTERISTICS AND THEIR IMPACT ON PURCHASE INTENTION OF MILLENIALS

1.1. Definitions of the dimensions of social media marketing

1.1.1. Definition of influencer

There are different definitions for social media influencers or also known simply as influencers in literature. A social media influencer(SMI) is a content creator who produces material on social media platforms and receives compensation in return according to Campbell & Grimm, (2018). Whereas Leung et al., (2022) define SMIs as humans, groups of individuals, or even virtual avatars who have created a network of followers on social media and are recognized as digital opinion leaders with strong social influence on their network of followers. The utilization of social media influencers (SMIs) in marketing has gained significant momentum, as influencers employ many strategies such as affiliate marketing, discount coupons, and giveaways to endorse businesses (Dajah, 2020). Nevertheless, the reliability of social media influencers decreases when they are compensated for promoting corporate-sponsored content(Kiatkawsin & Lee, 2022). According to Freberg et al., (2011b) the perceived personality of social media influencers (SMIs) plays a critical role in their effectiveness as endorsers. There have been some researches to identify the relevance of SMIs and the brand these factors can be listed as activeness level of the influencer, number of times a post is shared, or number of followers.

Moreover, Influencers are regarded as role models by their followers (Johnstone & Lindh, 2022). Active influencers on social platforms who produce content regularly are frequently seen by their followers, often on a daily basis. This consistent interaction fosters a sense of closeness among followers, who believe they know the influencers well and feel a personal connection with them (Barta et al., 2023). This perceived closeness enhances the influencers' ability to effectively influence their audience (Bu et al., 2022).

1.1.2. Definition of social media platforms

Social media platforms are digital environments designed to facilitate user interaction and content sharing. These platforms, including well-known examples like Facebook, Instagram, Twitter, TikTok and YouTube, serve as virtual hubs where individuals can create profiles, post updates, share multimedia content, and engage with others(Hruska & Maresova, 2020; Weller, 2016). Tiktok is the most downloaded app among other according to Fig.1 (Barta et al., 2023). These platforms have become crucial for marketers due to their extensive databases of consumer data(Batrinca & Treleaven, 2015). They offer advertising opportunities to businesses, leveraging these databases to effectively attract and engage potential customers.

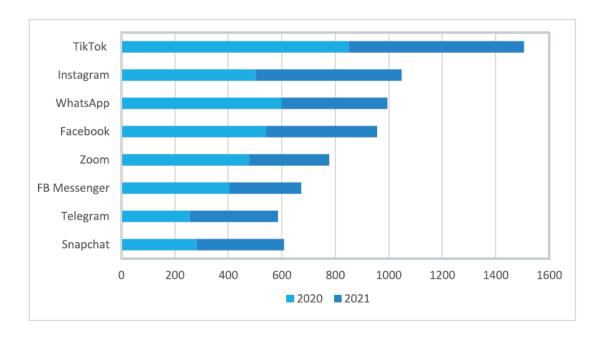


Figure 1 Top 8 downloaded apps 2020 and 2021, in millions.

Source: (Barta et al., 2023), based on Forbes (2020, 2021).

Social media platforms provide a value for marketing that goes beyond conventional advertising (Dajah, 2020). These platforms facilitate direct engagement between businesses and consumers, promoting a feeling of community and cultivating brand loyalty(P. Wang & Huang, 2023). By utilizing targeted advertising, brands have the ability to effectively contact specific demographic groups, hence increasing the relevance and effectiveness of their marketing initiatives(Hruska & Maresova, 2020). In addition, the interactive aspect of social

media enables businesses to receive immediate feedback and engage with customers, which offers significant insights into consumer preferences and behaviours (Kaplan & Haenlein, 2010).

1.1.3. Definition of online influencer marketing

Online influencer marketing (OIM) is a strategic approach where a company chooses and motivates online influencers to actively involve their social media followers. The aim is to utilize the influencers' distinct audience to promote the company's products or services, thereby improving the company's performance(Leung et al., 2022). This strategy entails identifying influencers whose audience demographics and interests closely match the target market of the business, so ensuring that the marketing message reaches a pertinent and receptive audience (Childers et al., 2018).

Influencers are commonly classified according to their audience size and specialized knowledge, spanning from micro-influencers who have a smaller yet highly involved group of followers, to mega-influencers who have millions of followers. The selection procedure is of utmost importance, as the influencer's credibility and rapport with their audience have a substantial impact on the campaign's effectiveness. Companies frequently want influencers that have a strong sense of authenticity, knowledge, and trustworthiness, as these qualities boost the influencer's capacity to convince their followers (Djafarova & Rushworth, 2017).

The intentional utilization of influencers in marketing capitalizes on the psychological phenomenon of social proof, wherein individuals rely on the acts and views of others to shape their own behaviour. On social media platforms, followers frequently build parasocial ties with influencers, viewing them as friends or reliable counsellors. This phenomenon is especially impactful (Horton & Wohl, 1956). Consequently, endorsements from influencers can create a more intimate and trustworthy impression in contrast to conventional advertising techniques.

Furthermore, OIM market spending OIM has the capability to augment brand loyalty and foster customer interaction, in addition to boosting brand awareness and generating revenue. Influencers can cultivate a community centered around the brand, so generating a feeling of affiliation and dedication among their followers. This can ultimately lead to enduring customer connections (Schouten et al., 2020). Furthermore, the participatory aspect of social

media facilitates immediate feedback and contact, empowering firms to promptly address customer preferences and trends.

Nevertheless, the achievement of OIM is not devoid of obstacles. Ensuring transparency and authenticity in influencer partnerships is a major priority. The Federal Trade Commission (FTC) has implemented regulations mandating that influencers must declare sponsored material in order to combat deceptive advertising and uphold consumer confidence (FTC, 2019). In addition, the existence of false influencers, who manipulate their number of followers and engagement metrics, presents a substantial threat to the credibility and efficacy of OIM initiatives (Wiedmann & von Mettenheim, 2020a).

In the coming years, the development of technology and analytics is expected to significantly influence the future of OIM. Artificial intelligence and machine learning are being utilized more and more to ascertain the most efficient influencers and quantify the return on investment (ROI) of influencer marketing (Belanche et al., 2021). Moreover, the rise of virtual influencers, who are computer-generated personalities that engage with users on social media, brings up fresh possibilities and complexities for brands (Miao et al., 2020).

To summarize, OIM is a highly effective instrument that marketers may use to greatly enhance brand performance. Brands can use the influence of social proof and parasocial interactions on consumer behaviour by strategically choosing trustworthy and relevant influencers. In order to ensure the ongoing efficacy of OIM, it is crucial to keep up with the changing digital scene, anticipate future trends, and prioritize openness.

US Influencer Marketing Spending, 2019-2024 billions and % change \$7.14 \$6.16 \$2.42 \$26.4% \$20.0%

2021

Figure 2 US Influencer Marketing Spending 2019-2024 Source: Influencer Marketing Hub

2022

% change

2023

2024

1.2. Analysing the interaction between influencers characteristics and purchase intention

1.2.1. Definition of expertise

2019

2020

Influencer marketing spending

Expertise is a highly important variable as it stems from the communicator's knowledge and professional experience(Schouten et al., 2020). This characteristic has been examined in numerous studies on celebrities and digital influencers (Esteban-Santos et al., 2018; Schouten et al., 2020). Furthermore, (Lim, Mohd Radzol, et al., 2017) identified influencer expertise as a significant variable affecting purchase intention. Consequently, consumers are more likely to consider content from influencers perceived as experts in their field compared to other influencers (M. Yadav et al., 2013). According to Chetioui et al., (2020), an expert is generally perceived as highly qualified and therefore more likely to make assessments that are accurate and valid. Additionally, (Ki & Kim, 2019) confirmed that expertise can positively influence consumers' attitudes, which, through their desire to emulate digital influencers, may result in increased purchase intentions. Finally, according to Li & Peng, (2021) consumers' attitudes can

be positively influenced by expertise, which, when combined with their desire to emulate digital influencers, can result in higher purchase intentions.

1.2.2. Impact of perceived expertise on purchase intentions of millennials

The social media influencers' perceived expertise also factors into millennials' decision to purchase online learning services. Influencers with a high level of knowledge and expertise are considered trusted, which increases the consumer's confidence in the products or services they endorse (Reichelt et al., 2014). Such trust is particularly important in the realm of online learning, where the perceived value and reliability of the service comes into play (AlFarraj et al., 2021).

Research supports this perspective. N. Yadav et al. (2024) concluded that influencer knowledge influenced purchase intent, as consumers were more likely to trust recommendations from knowledgeable sources. Similarly, Chekima et al. (2020) emphasize expertise as one of the primary driver of consumer behavior and can improve brand trust and purchasing intent. Such results agree with Ohanian's landmark paper (1990), which positioned expertise as a fundamental measure of endorser credibility. In particular, Reichelt et al. (2014), for example, found that influencer expertise shaped both the utilitarian and social motivations of consumers, implying that expert knowledge also promotes practical and interpersonal aspects of consumer behaviour.

This leverage for influencer knowledge is only heightened in online learning platforms. When consumers are in need of educational products, they're inclined to follow influencers who show an immense knowledge of what is being offered because they're able to trust that the content is valuable and effective (Skandrani et al., 2020). This view is echoed by Till and Busler (1998), who observed that knowledge aligned with the endorsed product category results in substantially better attitudes and purchase decisions for consumers. Wiedmann & von Mettenheim (2020b) also point out that expertise increases influencers' credibility, boosting their support.

Additionally, knowledge gained from influencers not only creates trust but also reduces consumer uncertainty, an important consideration for such high-touch transactions as choosing online education services. Expertise builds brand legitimacy, and this improves consumer trust

and decision making, as Wang & Close Scheinbaum (2017) argue. The same is true of education, where there is a lot more at stake than elsewhere in the consumer goods space.

These findings together highlight the need for online learning sites to partner with influencers who have expertise in this area. By doing so, they can increase their services' perceived legitimacy, generate consumer confidence and eventually drive millennial purchasing decisions. It would be interesting to see future studies looking at how expertise combines with other qualities like trustworthiness and attractiveness in order to provide a more comprehensive picture of influencer marketing practices in education.

1.2.3. Definition of attractiveness

There is no doubt that one of the important elements of credibility in influencer marketing and endorsements is attractiveness(Bekk & Spörrle, 2010). It is often defined as the appeal or physical attractiveness of the endorser, including factors like physical appearance, charm, and likeability(J. E. Lee & Watkins, 2016). It has been also found that this characteristic plays an essential role in boosting the persuasive effectiveness of the message conveyed by the endorser(Till & Busler, 1998).

There are studies indicating that attractiveness can notably improve persuasion and engagement(Wiedmann & von Mettenheim, 2020a). For instance, according to Erdogan (1999) attractive endorsers have a higher chance of attracting attention and receiving positive reactions. This brings about an enhanced probability of accepting the message, causing a change in behaviour in turn (Erdogan, 1999). Correspondingly, it has been emphasized by Rebelo (2017) that attractive endorsers are perceived as more likable, which improves their persuasive charm and influence on purchase intentions.

The impact level of attractiveness varies depending on the type of product and service. Till & Busler (1998) discovered that the importance of expertise and attractiveness changes based on the products promoted. While expertise is crucial for products requiring technical knowledge, attractiveness plays a significant role in products where aesthetic appeal is important. It has also been noted by Van Der Waldt et al. (n.d.) that attractiveness significantly boosts the effectiveness of celebrity endorsers compared to created spokespersons, underscoring its unique influence on perceived credibility.

Moreover, there is a favourable association between attractiveness and trustworthiness(Onu et al., 2019). Silvera & Austad (2004) discovered that consumers are highly inclined to trust and be convinced by endorsers they consider attractive, thereby improving the overall credibility of the endorsement. Within specific areas, such as the context of aesthetic, attractiveness plays a crucial role in influencing consumer trust and behaviour such as purchase intention as pointed out by Wiedmann & von Mettenheim (2020a).

In conclusion, it can be said that attractiveness profoundly impacts customer perceptions and actions(Tang et al., 2023). The efficacy of appealing endorsers varies based on the circumstances (Till & Busler, 1998), but overall, they are more impressive at capturing attention, establishing credibility, and enhancing the persuasive influence of the message(Wiedmann & von Mettenheim, 2020a). Yet, to optimize outcomes, it is crucial to consider not only attractiveness but also other credibility traits like expertise and trustworthiness.

1.2.4. Impact of perceived attractiveness on purchase intentions of millennials

Having a positive impact on purchase intention of millennials is influenced by the attractiveness of social media influencers. Research by Weismueller et al. (2020) found a direct correlation between influencer appeal and intention to buy, meaning that fit influencers tend to better represent brands and attract consumers' attention. Similar, Martiningsih & Setyawan (2022) pointed out that influencer credibility (including attractiveness) played an important role in consumer purchase behavior during the COVID-19 pandemic on sites such as Shopee. These results are echoed by AlFarraj et al. (2021), who found that visual influencers play a major role in influencing the emotional states of consumers and increasing trust and buying intention, especially in areas like dermatology where visual appeal is important.

Attractiveness is further backed up by Till and Busler's (1998, 2013) Match-Up Hypothesis that states that the effectiveness of an endorsement is increased when a physical match between the influencer and the product is good. This theory points towards balancing the attractiveness of an influencer with the desired aspect of the item or service being promoted (self-development in the case of language-learning platforms, for example). In similar terms, Wiedmann & von Mettenheim (2020) suggest that charm, credibility and expertise combine to

create a "winning formula" for social influencers, and allow them to connect more directly with their audience.

Kim & Park (2023) go one step further, exploring the appeal of online influencers. Their research demonstrated that physical appeal was positively related to purchase intention when the product-endorser fit was strong. Virtual influencers and human influencers might differ, but these results point to the fact that attractiveness plays a universal role in getting consumers to pay attention in any setting. In addition, Wang & Close Scheinbaum (2017) propose that, while trustworthiness often comes second to attractiveness, physical beauty is an effective mechanism for increasing first-impression brand interest and recall.

These findings together serve to make it important to keep in mind how important perceived attractiveness is to the consumer and driving purchase even within the online learning services industry. Those who are eye-catching can capture attention, make people feel good and encourage millennials to feel more ambitious, which ultimately drives purchases.

1.2.5. Definition of trustworthiness

Trustworthiness is considered as one of the essential components of credibility(Ohanian, 1990). It is defined as the perceived willingness of a source to offer sincere, reliable, and impartial information (McCracken, 1989; Ohanian, 1990). It is a measure of the extent to which customers see the endorser as being honest and morally upright (O'Mahony & Meenaghan, 1997). The lack of trust may undermine the impact of other qualities possessed by the endorser, such as attractiveness or expertise, on consumer attitudes and behaviours (G. R. Miller & Baseheart, 1969).

The success of influencers in brand endorsements is heavily dependent on their perceived trustworthiness. Thus, influencers who are believed as trustworthy are more impactful in persuading their followers and increasing engagement (Djafarova & Rushworth, 2017). This has a great importance especially in the realm of social media due to its crucial role of shaping consumer attitudes and behaviours offering personal connection and authenticity(H. C. Lin et al., 2018).

Chekima et al. (2020) stress that attention to that the trustworthiness of influencers positively influences behaviours toward advertisements and brands, as well as purchase

intentions. It would be wise that marketers should give priority to selecting influencers who their followers believe to be trustworthy for optimal effectiveness as suggested. Moreover, Schouten et al. (2020) discovered that trustworthiness is essential for the credibility of social media influencers and their power to affect consumer attitudes along with attractiveness and expertise.

1.2.6. Impact of perceived trustworthiness on purchase intentions of millennials

Consumer behaviour is profoundly influenced by trustworthiness of an endorser enhancing the perceived credibility of the message. Consumers are more inclined to believe and act upon a message when they regard the endorser as trustworthy (Erdem & Swait, 2004). Such positive perception can result in higher purchase intentions along with enhanced brand loyalty. Chao et al. (2005) and Khong & Wu (2013) discovered that the trustworthiness of the source has a direct impact on consumers' intentions to make a purchase. This finding underlines the vital role that source trustworthiness plays in the effectiveness of recommendations made by endorsers.

Trustworthiness is also associated with perceived value and consumer behaviours. Research have indicated that an endorser who is trustworthy can elevate the perceived quality of the product and affect the consumer's attitude towards the advertisements and the brands in a positive way (Chan et al., 2013; Priester & Petty, 2003). Consumers are more likely to engage with and place greater trust in information provided by influencers who are considered to be sincere, open-minded, and transparent, corresponding with the findings of Temperley & Tangen (2006).

1.3. Source credibility model

Credibility has been a crucial element of marketing for a significant period of time (Dwivedi et al., 2018). The perceived credibility of an influencer is determined by the degree to which an individual perceives the influencer's suggestions as impartial, trustworthy, precise, and based on facts (Hass, 1981). Information from a reliable source has the power to shape beliefs, opinions, attitudes, and actions through a process known as "internalization" which

takes place when individuals fully accept and adopt the impact of the source based on their own personal attitudes and values (Erdogan, 1999; Rebelo, 2017).

There are various interpretations of credibility in the literature(Rebelo, 2017). However, it is not considered to be a single concept synonymous with trustworthiness (Wiedmann & von Mettenheim, 2020a). Ohanian (1990) expanded upon The Source-Credibility Model first created by Hovland et al. (1953) which conceptualise which conceptualizes credibility as comprising three components: perceived expertise, trustworthiness, and attractiveness. This model, as developed by Ohanian (1990), has been used as the foundation for analysis in numerous studies (Rebelo, 2017; Wiedmann & von Mettenheim, 2020a). Accordingly, this research will measure the perceived credibility of an influencer across three dimensions: perceived attractiveness, trustworthiness, and expertise, as proposed by Ohanian (1990).

1.4. Definition of homophily of the endorsers

Previous studies have examined the concept of homophily and how it influences consumer behaviour, specifically in terms of adopting knowledge and intending to make purchases. Brown and Reingen (1987) discovered that a strong degree of homophily in the relationship between the sender and the recipient has an impact on the adoption of information, but it does not have a substantial effect on decision-making. They proposed that future study should prioritize investigating the attitudinal dimensions of homophily. In 1998, Gilly classified homophily into two dimensions: demographic similarity, which includes gender, age, and education, and perceptual similarity, which encompasses values, experiences, lifestyle, and views. The study found that perceptual homophily has the most robust and consistent correlation with word-of-mouth (WOM) influence across all product categories (durable, nondurable, and services). However, demographic homophily especially affects durable items. Gilly suggested that future studies should prioritize product categories that have a substantial amount of female knowledge, such as apparel.

Barzily and Ackerman (2015) examined how homophilous networks affect the buying intentions of college students in an international institution. The researchers analyzed many

factors, including gender, ethnicity, income, education level, hometown, and present city. Their research revealed that there is a negative correlation between present city homophily and purchase intention. This means that participants were less likely to be affected by those who live in the same city as them. Simpson et al. (2000) conducted a study examining the impact of race in marketing, specifically looking at the phenomenon of ethnicity homophily. The researchers discovered that black consumers who had a stronger sense of ethnic identification felt a higher degree of similarity with others, which had a substantial influence on their intentions to make purchases. However, it is important to note that this effect was rather minor.

Studies on social media platforms have also investigated the impact of homophily on customer purchase intentions. In their study, Saleem and Ellahi (2017) discovered that some factors related to similarity, such as age, gender, education background, and wealth, have a substantial impact on the level of participation in electronic word-of-mouth (eWOM) activities on Facebook. This, in turn, affects the likelihood of users in Pakistan to purchase fashion products. However, Petrovska et al. (2017) discovered that homophily had little impact on eWOM involvement among Facebook users in Macedonia. Instead, social norms played a more prominent role in influencing their behaviour. In their study, Lee and Watkins (2016) investigated the perceived attitudinal homophily of YouTube vloggers and its impact on purchase intention. Their research shown that those who viewed YouTube vloggers' reviews of luxury products exhibited elevated perceptions of luxury brands and expressed more intentions to make purchases compared to those who did not watch the vlogs.

1.5. Definition of gender

The gender of an influencer is a significant characteristic that can influence the effectiveness of marketing campaigns(Jing et al., 2020). Research in influencer marketing has increasingly highlighted the role of gender in shaping consumer perceptions and behaviours. This section reviews the existing literature on how gender impacts the credibility, attractiveness, and overall effectiveness of influencers in marketing.

Studies have shown that the perceived credibility of influencers can vary significantly based on their gender. Djafarova & Rushworth (2017) found that female influencers are often perceived as more trustworthy and relatable, particularly in industries such as beauty and

fashion. This perception is partly due to the association of these industries with femininity and the extensive use of female influencers in these contexts(M. B. Larsen & Pedersen, 2021).

Conversely, male influencers may be perceived as more credible in areas traditionally associated with masculinity, such as technology and automotive industries(Brorsson & Plotnikova, 2017). The alignment between the influencer's gender and the product's typical user base can enhance the perceived expertise and trustworthiness of the influencer (Till & Busler, 1998). This suggests that gender congruence between the influencer and the product category plays a crucial role in establishing credibility.

The attractiveness of an influencer is another critical factor influenced by gender. Research by Silvera and Austad (2004) indicates that physical attractiveness significantly impacts the persuasive power of influencers. Female influencers, particularly those perceived as attractive, are more likely to be successful in promoting products related to appearance and lifestyle.

The impact of attractiveness is not limited to female influencers. Male influencers also benefit from being perceived as attractive, which can enhance their influence, especially in promoting fitness and lifestyle products. The effectiveness of attractiveness as a persuasive tool can vary depending on the target audience's preferences and the product category (Eagly & Karau, 2002). Gender differences also play a role in consumer engagement with influencer content. Female influencers tend to generate higher engagement rates on social media platforms, especially on Instagram, where visual content is predominant. This higher engagement can be attributed to the interactive and community-oriented nature of female influencers' content, which often includes personal stories and lifestyle insights (Djafarova & Rushworth, 2017).

Male influencers, on the other hand, may engage audiences more effectively on platforms like YouTube, where longer-form content such as tutorials and reviews are prevalent. The type of content that resonates with audiences can be gender-specific, with male influencers often focusing on detailed product reviews and technical specifications (Kay et al., 2014). The gender of an influencer can also affect purchasing behaviour. Research indicates that consumers are more likely to trust and be influenced by influencers of the same gender. This phenomenon is linked to the concept of homophily, where individuals prefer to associate with

others who are similar to themselves (McPherson, Smith-Lovin, & Cook, 2001). For instance, female consumers may feel a stronger connection with female influencers, leading to higher trust and a greater likelihood of purchasing recommended products. Similarly, male consumers may exhibit similar behaviour towards male influencers, especially in product categories such as sports and technology (Schouten et al., 2020).

The gender of an influencer is a critical factor that influences their effectiveness in marketing campaigns. Gender impacts various aspects of influencer marketing, including credibility, attractiveness, consumer engagement, and purchasing behaviour. Understanding these gender dynamics can help marketers design more effective campaigns by aligning influencer characteristics with the target audience's preferences and the product's market positioning.

1.6. Definition of purchase intention

Purchase intention denotes the readiness or probability of a consumer buying a specific product or service within a preferred period (Wells et al., 2011). It's an essential element of developing an effective marketing strategy and optimizing sales (Trivedi & Sama, 2020). According to Pandey et al. (2018), multiple external and internal factors impact purchase intention, including the perceived reliability of recommendations. One such element is 'social proof' which has gained more significance in recent years. Kwahk and Kim (2017) emphasize that social media significantly impacts consumer purchasing intentions by shaping perceptions of product quality and fostering trust in the source of recommendations. Similarly, Trivedi and Sama (2020) further explain that influencer marketing greatly influences online buying intentions by fostering brand appreciation and developing emotional connection. In influencer marketing, purchase intention connects consumer attitudes with their final buying choices, emphasizing the need to comprehend the factors that drive consumers to take action.

1.6.1. Factors influencing purchase intention

Several factors appear to influence purchase intention. For instance, when it comes to Millennials and online learning services, trust, reliability, and proven expertise are especially important. Research by Saima and Khan (2021) found that an influencers' credibility is heavily

involved in bridging the gap between social media marketing tactics and consumer purchasing intentions. Masuda et al. (2022) highlight that expertise affects buying intentions by fostering trust and credibility, whereas attractiveness enhances involvement and curiosity in an offer. Likewise, Trivedi and Sama (2020) propose that perceived authenticity and emotional involvement nurture a link between influencers and consumers, increasing the chances of a transaction.

1.6.2. Linking influencer characteristics to purchase intention

Attributes of influencers, such as trustworthiness, expertise, appeal, similarity, and gender, are crucial in influencing consumers' intention to buy. Trustworthiness is consistently recognized as a crucial element; when consumers view influencers as genuine and open, their propensity to buy promoted services rises (Saima & Khan, 2021). Expertise, especially in specialized niches such as online English teaching boosts consumer confidence in the effectiveness of recommended products and services. (Masuda et al., 2022). Attraction increases audience engagement and creates a positive emotional bond, also influencing purchasing decisions (Pandey et al., 2018). Homophily, which refers to the perceived likeness between the influencer and the audience, boosts relatability, causing suggestions to appear more genuine and impactful (Masuda et al., 2022). Additionally, Trivedi and Sama (2020) highlight the importance of alignment between the influencer and brand identity, demonstrating that this harmony enhances perceived credibility and purchase intention. Gender has a nuanced but important influence, as different industries select influencers based on the demographics and tastes of their intended audience.

1.6.3. Connecting purchase intention to online education

In the field of online education, the intent to purchase is influenced by specific consumer motivations and goals. Online education services, like language learning platforms, are generally viewed as high-involvement purchases that require considerable financial investment and ongoing effort. Kwahk and Kim (2017) emphasize that trust in the origin of recommendations greatly influences consumer choices in online settings. For Millennials, who are adept with technology and focused on their careers, the trustworthiness of influencers endorsing online English teaching services plays a crucial role in their choices. Masuda et al. (2022) additionally stress that influencers who exhibit expertise and authenticity in this area

are more prone to influence purchase intentions, since they resonate with the consumer's need for quality and dependability. Trivedi and Sama (2020) contend that the emotional bond created through influencer marketing techniques can similarly affect Millennials' choices, especially in high-involvement sectors such as education.

1.6.4. Relevance to the current research

Grasping purchase intention within influencer marketing for online education services is essential for both scholarly and practical purposes. Current studies, like Saima and Khan (2021), have examined influencer credibility broadly but have not completely investigated its effect on Millennials' purchase intentions regarding educational services. This study seeks to address that gap by analysing how particular influencer traits affect buying behavior within this specific niche. Incorporating insights from Trivedi and Sama (2020), the study emphasizes the significance of emotional connection and brand alignment as essential factors in successful influencer marketing. Consequently, this research contributes to the growing body of research on digital marketing and provides actionable insights for businesses looking to improve their influencer marketing strategies in the education sector.

1.7. Definition of millennials

It is recognised that Millennials are one of the generational groups by both among marketing experts and academics(Purani et al., 2019). However, literature in marketing underlines a lack of consensus considering the starting and ending birth dates for this cohort(Bolton et al., 2013). To give an example, (Smith, 2011) has identified respondents born between 1986 and 1991 as millennials, whereas (Taken Smith, 2012) has included respondents born between 1986 and 1992 in their study on the preferred digital marketing strategies of millennials. Respondents born between 1982 and 2004 have been classified as millennials by Moore (2012), while Eastman et al. (2014) and Norum (2003) regard respondents born after 1977 to be millennials. On Table.1 attributed millennials age range can be seen and it also shows that there is no consensus regarding a certain millennial age range.

Table 1. Attributed Millennials age range

Researchers	Attributed Millennials age range
Arsenault (2004)	1981 - 2000
Broadbridge, Maxwell ve Ogden (2007)	1978 - 2000
Ergil (2013); Keleş (2011); Haeberle, Herzberg ve Hobby (2009); Crumpacker ve Crumpacker (2007); Kyles (2005)	1980 – 1999
Howe ve Strauss (1997)	1982 - 2004
Kotler ve Armstrong (2004); Bush, Martin ve Bush (2004); Hacker (2008)	1977 – 2000
Lancaster ve Stillman (2002b)	1981 – 1989
Lower (2008)	1980 – 2001
Miller ve Washington (2011); Salahuddin (2010)	1980 - 2000
Pekala (2001)	1979 – 2001
Seçkin (2005)	1980 – 1995
Tolbize (2008)	1981 – 1995
Washburn (2000)	1982 – 2003
Williams ve Page (2011); Kim, Knight ve Crutsinger (2009); Nusair, Parsa ve Cobanoğlu (2011); Şenbir (2004)	1977 – 1994
Yelkikalan ve Altın (2010)	1980 – 1994

Source: (Yüksekbilgili, 2015)

Their upbringing during the rapid growth of digital technology and the internet makes this generation unique (Nicholas, 2008). The technological improvements they have witnessed since their childhood had an impact on distinctive characteristics and behaviours of millennials, also referred to as digital natives(Fry, 2020). They are known to be the first generation to engage with the internet, smartphones, and social media, which led them to become highly competent in adapting and using digital tools and platforms (Prensky, 2001). As a result, being comfortable with technology has influenced their attitudes towards online purchases since they often check online reviews, comparison sites, and social media to make sure they are well informed before making a purchase decision (Smith, 2011).

Millennials are considered to have strong social and environmental consciousness(Kapferer & Michaut-Denizeau, 2020). They have a tendency to choose brands

that feel responsible socially and take sustainability and ethical practices into consideration when aligning their values (B. Valentine & L. Powers, 2013). Their spending habits are influenced by their preference for experiences, such as travel and personal development, over material possessions. As a result, a substantial portion of their income is allocated to experiences rather than products (Saúde Costa, 2020). Furthermore, in comparison to previous generations, millennials have a higher level of educational attainment and frequently pursue higher education degrees (Kilian et al., 2012). They prioritize work-life balance and opportunities for personal growth and development, and they pursue occupations that are both meaningful and fulfilling (Ng et al., 2010).

Begg (2016) highlights that digital platforms profoundly impact the communication preferences of millennials. Their preference for instant messaging and social media for communication shows that they are able to adapt to digital environments (Smith, 2011). Additionally, since their ideas and behaviours are affected by social media substantially, they have become receptive to digital marketing strategies to a great extent, such as influencer marketing(Djafarova & Rushworth, 2017). Moreover, Millennials lean heavily on peer suggestions and user-generated content which is created by social media users and published on social media (Ao et al., 2023a). As a result, their purchasing decisions are highly affected by influencers, who are usually considered as peers, providing these reliable recommendations (Moreno et al., 2017).

Influencer marketing is particularly effective with Millennials due to their distinctive attributes (McCormick, 2016). Influencers who are perceived as genuine and relatable are more likely to be trusted by them, as they prioritize authenticity. Therefore, influencers who engage with their audience and share personal experiences establish more robust relationships with millennial consumers according to some research (Chopra et al., 2021). Moreover, millennials are frequently exposed to influencer content due to their high level of engagement with social media (Kapferer & Michaut-Denizeau, 2020). That is why it proves that influencer marketing is an effective approach for engaging this demographic due to its consistent exposure (H.-C. Lin et al., 2018). Influencers' credibility, which encompasses trustworthiness, expertise, and attractiveness, is a critical factor in shaping the attitudes and behaviours of millennials.

With millennial consumers, honest and open influencers really help to establish trust. This trust helps the communications to be more credible, thereby raising the possibility of buy

intents (Ohanian, 1990). Millennials find more compelling those influencers who are experts in their field. Expertise comforts millennials on the quality and dependability of the recommended goods or services (Till & Busler, 1998). Moreover, influencers' physical appeal can grab viewers' attention and encourage likeability, hence improving consumer impressions and actions (Silvera & Austad, 2004).

Finally, because of their digital skills and different beliefs, Millennials constitute a special and interesting customer group. Driven by a taste for authenticity and digital interaction, their openness to influencer marketing qualifies them as perfect target for this approach. Brands trying to properly interact with millennial consumers and use social media endorsements must first understand these dynamics.

1.8. Definition of online learning

Online learning, also known as e-learning, is the method of delivering education through the internet using electronic devices including tablets, smartphones, laptops, and PCs (González, 2018). The popularity of this learning method has experienced a substantial increase, attracting students to a wide range of online language learning options (Plaisance, 2018). Online learning refers to a collection of educational activities that take place over a network, allowing individuals to access information and share knowledge(Oza, 2022). This pedagogical approach integrates internet technologies, enabling students to not only retrieve course materials but also actively participate and cooperate with their peers (Krish, 2008).

Due to the increased adoption of online learning platforms, students and educators have become more inclined to explore diverse study approaches. Online language learning (OLL) encompasses several modalities, such as web-based learning, hybrid or blended learning, and entirely virtual learning environments. The COVID-19 epidemic has underscored the importance of online education, particularly for secondary school EFL learners who were unable to have in-person interactions (Blake, 2011).

The progression of online courses has been extraordinary. In 2002, there were around 1700 establishments that provided more than 54,000 courses available online. Subsequently, there has been a steady rise in the availability of such educational options, with almost all

universities across the globe currently offering online courses. Massive Open Online Courses (MOOCs) have transformed online education by expanding access to high-quality learning for a wider range of people. There are some countries pay great attention for this such as The Indian government has been actively endorsing virtual education through platforms such as NPTEL, PG Pathshala, and Swayam. The 2000 Ambani-Birla Report proposed the complete commercialization of higher education, advocating for the elimination of the subsidized system. Based on this research, the University Grants Commission (UGC) suggested reorganizing higher education to conform to market-oriented ideas, advocating for corporate ideals, and regarding education as a tradable service under neoliberal objectives (Oza, 2021).

Online education provides a multitude of benefits. It offers adaptability, enabling students to acquire knowledge at their preferred speed and in accordance with their individual timetables according to Plaisance (2018). The adaptability of this approach is especially advantageous for adult learners who may be juggling their education with employment or family obligations. Additionally, virtual learning environments foster a sense of community among learners (Santos, 2022). A study done by Mukhtar et al. (2020) demonstrate that online platforms such as discussion boards, group projects, and virtual classrooms facilitate student connectivity and collaboration, fostering a dynamic and engaging learning environment. In addition, online learning may support a range of learning methods by providing a variety of resources, including videos, podcasts, articles, and interactive modules, to cater to varied tastes.

In conclusion, Online learning is a method of education that makes use of the internet to offer educational opportunities, interact with educational material, and enable communication between students and teachers. According to Ally (2008), it facilitates the learning process by assisting students in gaining knowledge, comprehending information, and advancing in their academic pursuits. Online learning platforms play a crucial role in modern education, since they continuously expand and adapt to meet the needs of students(Oza, 2022). They have become an essential part of the academic landscape. With the progression of technology and the increasing need for adaptable learning choices, online learning is positioned play crucial role determining the future of education. to in

2. METHODOLOGY OF THE EMPIRICAL RESEARCH ON IMPACT OF SOCIAL MEDIA INFLUENCERS' CHARACTERISTICS ON PURCHASE DECISIONS OF MILLENNIALS FOR ONLINE EDUCATION SERVICES

2.1. Research Design

This paper uses a quantitative research methodology to examine whether the social media influencer attributes — trustworthiness, attractiveness, and expertise — affect Millennials' intentions to buy online English language learning services. This quantitative methodology was the right one for this study because it's easier to gather and compare numbers to find patterns and correlations among variables (Creswell, 2014).

The survey tool has been developed to collect information from people on multiple social media networks, thus providing an authentic and representative sample of Millennials. The survey introduction also clearly explains the purpose of the study, assures respondents that they are anonymous, and gives an idea of the amount time it takes to complete the survey. Such openness is the key to trust and participation (Dillman et al. (2014), who stress that clear communication increases response in survey studies.

It will have demographic information (age, sex, etc) as well as items that are specifically supposed to calculate both the independent (Trustworthiness, Attractiveness, Expertise) and the dependent (Purchase Intention). All independent variables will be evaluated with established scales of the literature. Trustworthiness, for instance, could be quantified using Ohanian's (1990) source credibility scale, often cited in analyses of influencer marketing.

Data collection will take place online with the power of social media(Instagram, WhatsApp etc.) for reach out. This is in accordance with modern research practices involving digital data sources (Bryman & Bell, 2015). This cross-sectional design helps you get an overview of the consumer mood at a given moment in time which is important because social media marketing is very fast changing.

After collecting enough responses, statistical analyses will be performed using SPSS software. These reports will include descriptive stats to provide demographic summaries and

inferential stats to formulate hypotheses about how influencer traits influence buying intentions. In particular, multiple regression will be used to determine how accurate each independent factor is on the dependent.

This quantitative research paradigm, in short, offers a powerful methodology for analyzing the social media influencers' purchasing behaviour among Millennials in the context of online learning. This research will analyze data in a way that helps to give useful information on how to market the emerging industry.

2.2. Sample Size

Table 2. Comparable researches

No.	Author(s)	Type of Questionnaire	Sampling	Number of Respondents
1	Djafarova, E., & Rushworth, C. (2017)	Online Survey	Non-Probability Convenience	200
2	Schouten, A.P., Janssen, L., & Verspaget, M. (2020)	Online Survey	Non-Probability Convenience	300
3	Chopra, A., & Sahu, A.K. (2021)	Online Survey	Non-Probability Convenience	250
4	Freberg, K., Graham, K., Mclean, K., & Smith, S. (2011)	Online Survey	Non-Probability Convenience	400
5	Wang, Y., & Huang, L. (2023)	Online Survey	Non-Probability Convenience	150
6	Ohanian, R. (1990)	Questionnaire	Non-Probability Convenience	250
7	Till, B.D., & Busler, M. (2000)	Questionnaire	Non-Probability Convenience	220
8	Sweeney, J.C., & Soutar, G.N. (2001)	Online Survey	Non-Probability Convenience	300

9	Hsu, C.L., & Lin, J.C.C. (2016)	Online Survey	Non-Probability Convenience	350
10	Kumar, A., & Gupta, S. (2021)	Online Survey	Non-Probability Convenience	280
AVERAGE:				270

Source: developed by author

Similar surveys' sample sizes conducted previously are shown in Table 2.. According to their average sample size, as being 270, more than this number of respondents will provide meaningful ground for statistical analysis.

2.3. The operationalization of constructs

The operationalization of constructs in the study of social media influencers and their impact on Millennials' purchase decisions regarding online education is a critical aspect that underpins the research framework. The constructs identified—Trustworthiness, Expertise, Attractiveness, and Purchase Intention—are essential for understanding how influencer characteristics affect consumer behaviour in this context.

Trustworthiness is the idea of how trustworthy and credible influencers are(Djafarova & Rushworth, 2017). Trustworthiness is crucial in the online education market, as consumers look for information before spending a significant amount of money. For example, a person who is authentically reviewing an online language course can make a big impact on a potential student's decision to sign up, since being authentic is what builds trust.

Expertise refers to how experienced and knowledgeable influencers are in their chosen field (P. Wang & Huang, 2023). A blogger who is also a language teacher can boost his or her reputation by offering valuable advice. Such knowledge not only generates confidence but also has an impact on followers' expectations regarding the quality of educational products advertised.

Attractiveness can refer to both physical beauty and relatability that will boost engagement on content published by influencers (Schouten et al., 2020). This construct recognises that consumers tend to be attracted to the charismatic gurus who offer up educational materials in an engaging manner. For instance, a personable influencer who makes education fun can be a great way to attract the attention of Millennials who care about interesting content.

Purchase Intention is the likelihood that consumers will fulfil their impulse to purchase learning products due to the recommendation from influencers(Pandey et al., 2018). This is the construct that describes how influencers can convert curiosity into something like enrolling in an online course after seeing a commercial.

This study used 7-point Likert scales to measure whether or not people agreed with a given item. Such an approach gives subtle signals about perceptions and intentions. The Trustworthiness, Expertise and Attractiveness scales are based on Ohanian (1990), a scale that has become widely used in marketing research for reliability and validity. Scale used in Purchase Intention is adapted from Lee and Lee (2009) and Wang et al. (2012), mirroring recent research geared towards digital shopping.

The items that are opted for in each construct are intended to identify certain dimensions that will be relevant to social media influencers as part of online learning. Items that measure Trustworthiness, for instance, target honesty and sincerity, two of the traits that are driving influencer endorsements in the minds of Millennials. Likewise, Purchase Intention-related constructs measure pragmatic effects that can be directly affected by the features measured in other constructs.

In short, this operationalization model offers a clear roadmap to figuring out how social media influencers impact Millennials' purchasing decisions around online language services. Using validated scales and thoughtfully designed items, this research will hopefully shed some light on how influencer marketing can perform in this rapidly changing learning world. This use of relatable cases increases clarity without compromising the academic integrity of the work, making it both readable and valuable to a larger readership.

Table 3 *Operationalization*

Variables	Definition	Scale	Items	References
Trustworthiness	The degree to which social media influencers are		1. The influencer I follow is dependable	Adapted from
	perceived as reliable and	Likert Scale	2. The influencer I follow is honest.	Ohanian (1990)
	credible by their audience.		3. The influencer I follow is reliable.	(1330)
			4. The influencer I follow is sincere.	
			5. The influencer I follow is trustworthy.	
Expertise	The perceived knowledge	7-point	1. The influencer I follow is an expert.	Adapted from
	and skill level of	Likert	2. The influencer I	Ohanian
	influencers in a specific	Scale	follow is experienced.	(1990)
	domain (e.g., online education).		3. The influencer I follow is follow is knowledgeable	
			4. The influencer I follow is qualified.	
			5. The influencer I follow is skilled.	
Attractiveness	The physical appeal or	7-point	1. The influencer I follow is attractive.	Adapted from
	likability of social media	Likert	2. The influencer I	Ohanian
	influencers, which can	Scale	follow is classy.	(1990)
	influence audience		3. The influencer I follow is	
	engagement.		handsome/beautiful.	

			4. The influencer I follow is elegant.5. The influencer I follow is sexy.	
Purchase	The likelihood that a	7-point	1. The probability that I would consider	Adapted from
Intention (PI)	consumer will engage in a	Likert	buying online	J. K. Lee & Lee
	behavior aimed at	Scale	language educational services is high.	(2009), C.
	acquiring a product or		2. If I were to buy	Wang et al.
	service, specifically online education platforms.		online language educational services, I would consider purchasing them online.	(2012)
			3. My willingness to buy online language educational services is high.	
			4. When I look for online language educational services, it is with the intention to buy.	
			5. Buying online language educational services is important to me.	

Source: developed by author

2.4. Hypotheses of the research

H1: An influencer's perceived trustworthiness positively affects the purchase intention of online learning services.

H2: An influencer's perceived expertise positively impacts the purchase intention of online learning services.

H3: An influencer's perceived attractiveness positively influences the purchase intention of online learning services.

H4: The effect of trustworthiness on purchase intention is moderated by the gender of the participant.

H5: Trustworthiness mediates the relationship between expertise and purchase intention, indicating that influencers seen as expert are also perceived as trustworthy, which enhances purchase intention.

Research confirming the hypothesis "A influencer's perceived trustworthiness positively influences the purchase intention of online learning services" always stresses how important trustworthiness is for consumers. Since Ohanian (1990) original study of source credibility, trustworthiness has been recognised as a factor in the purchase decision. Trustworthy influencers have the biggest impact on a buyer's decision-making, particularly in high-touch products such as education, point out Chapple & Cownie (2017). Jin et al. (2019) confirm that this connection holds true, identifying trustworthiness as one of the most significant predictors of social media marketing consumer intentions. Sokolova & Kefi (2020) back these up, showing that trustworthiness correlates directly with the level of consumer use of influencer-sponsored products. Lim, Radzol, et al. (2017) point to the importance of trustworthiness in digital learning, where perceived trust reduces purchase risk. In aggregate, these experiments show convincing evidence that perceived trustworthiness of influencers positively affects consumer purchase behaviour, especially for immaterial services such as online learning.

H1: An influencer's perceived trustworthiness positively affects the purchase intention of online learning services.

Recent studies have found evidence that the perceived expertise of an influencer has an impact on the purchase intention of the products endorsed on social media channels (Wiedmann & von Mettenheim, 2020a). According to the study shared in the International Journal of Data and Network Science and conducted by to Al-Mu'ani et al. (2023), the features of social media influencers, such as their expertise, strongly impact the buyer's decision to make a purchase, as consumers trust the advice of people with experience and expertise (Belanche et al., 2020; Han et al., 2021). There is also research showing that credible influencers enhance consumers' beliefs about brands, which ultimately results in greater purchases (Reichelt et al., 2014). Another article by Skandrani et al. (2020) showed that perceived expert status among YouTube influencers is important to influencing consumer decisions, as viewers are more likely to follow the suggestions of influencers, they perceive to be experts. In all, this research together show that the knowledge of influencers is a powerful driver of consumer choice in online learning services.

H2: An influencer's perceived expertise positively impacts the purchase intention of online learning services.

The hypothesis that an influencer's perceived attractiveness has a positive influence on purchase intention for online learning services is robustly supported by the latest research. Research by Weismueller et al. (2020) observed a direct correlation between influencer attractiveness and purchase intention, suggesting that desirable influencers do better at showcasing their products. Also, a report by Martiningsih & Setyawan (2022) highlighted that influencer credibility – including their attractiveness – is a major factor driving consumers' purchase decisions on sites such as Shopee during the COVID-19 pandemic. Furthermore, according to a study about influencer marketing, aesthetically appealing influencers are also known to influence consumer sentiment and the likelihood of purchase (AlFarraj et al., 2021). These results combined highlight for the need of checking the crucial role of perceived attractiveness when it comes to influencing consumers and buying behaviour in online learning services.

H3: An influencer's perceived attractiveness positively influences the purchase intention of online learning services.

Recent research has given us the evidence for the hypothesis that trustworthiness effects on purchasing intent might be affected by participant gender (Khattab et al., 2024). According to Weismueller et al. (2020) reported that men and women equate trust differently when coming up with purchase intentions: men are more apt to use perceived trust and women more likely to use perceived reputation. This indicates that when trust rises, men tend to have greater purchase intentions than women. The same goes for Fan & Miao (2012) assessed how gender moderated the relationship between electronic word-of-mouth advertising and purchase intention. This revealed that women are significantly more likely than men to buy via electronic word-of-mouth – evidence of sex differences in the effects of trust on purchasing decisions. Further, in a study that was published in Frontiers in Psychology, gender moderates the association between brand perception and purchase intent with perceived warmth acting more strongly on female consumers and perceived competence acting more strongly on male consumers (Xue et al., 2020). Together, these experiments suggest that gender moderates the influence of trustworthiness on purchase decisions.

H4: The effect of trustworthiness on purchase intention is moderated by the gender of the participant.

As recent research shows with strong support that trustworthiness acts as the major intermediary between expertise and desire to purchase. Influencers who appear to be knowledgeable will also be perceived as being trustworthy, which enhances their ability to influence buying behaviour. Wiedmann & von Mettenheim (2020b) show that trustworthiness positively enhances the performance of influencers with expertise and drives purchase intentions due to perceived credibility. Additionally, Ilieva et al. (2024) emphasise that trust is a relational construct that emerges through interaction with other people, in which perceived expertise promotes trust in the influencer's advice, resulting in greater purchase intention. Ao et al. (2023b) further support this by demonstrating that trustworthiness and knowledge are key aspects of influencer credibility and positively influence purchase intentions across various consumer environments. These results together support the idea that trustworthiness mediates the link between expertise and purchase intention and that it plays an essential part in the influencer-consumer relationship.

H5: Trustworthiness mediates the relationship between expertise and purchase intention, indicating that influencers seen as expert are also perceived as trustworthy, which enhances purchase intention.

3. STATISTICAL ANALYSIS OF THE RESEARCH

3.1. Demographic characteristics of questionnaire respondents

The study questioned 325 people, and of whom 293 (90.2%) said that they follow at least one social media influencer. 284 responders (87.3%) of these were born between 1980-2000, which categorizes them as Millennials, according to R. K. (Richard K. Miller et al. (2011); Salahuddin (2011). For this research, this demographic is considered usable data. Millennials between the ages of 24 and 44, who are very interested in digital content and influencer marketing were analysed for how influencers characteristics such as attractiveness, trustworthiness, and expertise affect their purchase intention of online English language services.

This questionnaire results in a gender gap in the respondent sample: 72.9% of the sample were women and 26.1% were men. Non-binary and other gender identities, and those who refused to reveal their gender together made up 1% of respondents. The result is a gender inequity that reveals whether women are more inclined to follow influencers or complete social media-related surveys.

Table 4. Distribution of respondents by gender

Gender	Count	Percentage
Female	207	72.90%
Male	74	26.10%

Non-binary/Other	2	0.70%
Prefer not to say	1	0.30%

Table 5. Other demographic characteristics of the participants

		Number	Percentage
Age	<= 30.00	94	33.2
	31.00 - 35.00	62	21.9
	36.00 - 40.00	59	20.8
	41.00+	68	24.0
Residency	Türkiye	213	74.5
	Other	71	25.5
Do you follow an influencer who creates content on any social media platform?	Yes	284	87.3
How many social media influencers do you follow?	1	8	2.8
	2-3	60	21.2
	4-6	60	21.2
	7-10	58	20.5
	10+	97	34.3
Have you ever bought products or	Yes	139	49.1
services promoted by these influencers?	No	144	50.9
Have you ever considered or joined an	Yes, I have joined at least one of them	104	36.7
online English language program?	Yes, but I have not joined yet	108	38.2
	No, I have not considered it	71	25.1
Do you remember any of your favorite	Yes	208	73.5
social media influencers promoting an online English language service?	No	75	26.5

The age distribution of the participants shows that 33.2% are 30 years old and under, 21.9% are between 31-35 years old, 20.8% are between 36-40 years old, and 24% are 41 years old and over. The average age of the participants was calculated as 34.42±6.44. Participants who are used in the analysis stated that they follow at least one influencer who produces content

on at least one social media platform. When we look at the number of influencers followed, 34.3% follow 10 or more influencers, 20.5% follow 7-10, 21.2% follow 4-6, 21.2% follow 2-3, and only 2.8% follow 1 influencer. When examining the purchasing behavior of a product or service promoted by influencers, 49.1% of the participants stated that they had made such a purchase, while 50.9% stated that they had not. 36.7% of the participants stated that they had attended an online English language program, 38.2% stated that they had considered attending but had not yet attended, and 25.1% stated that they had never considered such programs. In addition, 73.5% of the participants stated that they remembered one of their favorite social media influencers promoting an online English language service, while 26.5% stated that they did not recall.

3.2. Analysis of adapted scales

The data obtained in the study was analysed using IBM SPSS (Statistical Package for Social Sciences) Statistics for Windows 30.0 software. Descriptive statistical methods (number, percentage, mean, standard deviation) were used while evaluating the data. The mediating role was tested with "Process v4.3 Analysis" as a macro feature added to the software.

Reliability analysis is performed to test whether the statements in the scales are consistent among themselves and whether all the statements measure the same subject (Ural & Kiliç, 2005: 286). In order for the tests and results to be reliable, the measurements must be checked with some reliability tests. In this context, the reliability of the scale was examined with Cronbach Alpha. In addition, Explanatory Factor Analysis was performed for the structural validity of the scale. Linear multiple regression analysis was performed for the effect of independent variables on the dependent variable.

3.2.1 Reliability analysis

Cronbach's Alpha coefficient values are an important criterion used to evaluate the internal consistency of scales, and values generally above 0.70 indicate that the scale is reliable. When the Cronbach's Alpha values of the scales included in the study are examined, it is seen that the Trustworthiness scale is 0.964, the Expertise scale is 0.940, the Attractiveness scale is 0.889, and the Purchase Intention scale is 0.911. These values reveal that all scales have a high internal consistency. The very high Cronbach's Alpha values of the scales especially, the

Trustworthiness and Expertise, indicate that the expressions used in the measurement of these dimensions are extremely consistent. The Attractiveness and Purchase Intention scales also exhibit a very strong level of reliability. In general, it can be said that all scales used in the study are strong in terms of internal consistency and provide stable results in the participants' responses.

Table 6. Cronbach's Alpha values for the scales

Scales	Cronbach's Alpha
Trustworthiness	0.964
Expertise	0.940
Attracttiveness	0.889
Purchase Intention	0.911

Table 7. Factor analysis (for Source Credibility Scales)

	Component	Component		
	Trust	Expert	Attract	
Trust2	0.870			
Trust3	0.865			
Trust5	0.847			
Trust1	0.845			
Trust4	0.820			
Expert1		0.840		
Expert2		0.820		
Expert3		0.804		
Expert4		0.797		
Expert5		0.632		
Attract3			0.895	
Attract1			0.843	
Attract4			0.821	
Attract5			0.788	

Attract2			0.671	
Eigenvalues	8,664	2,446	1,018	
% of Variance	31,300	25,491	24,062	
Kaiser-Meyer-Olkin Measure of S	ampling Adequacy.	0.932		
Bartlett's Test of Sphericity Approx. Chi-Square		4563,928		
df		105		
	Shallow.	0,000		

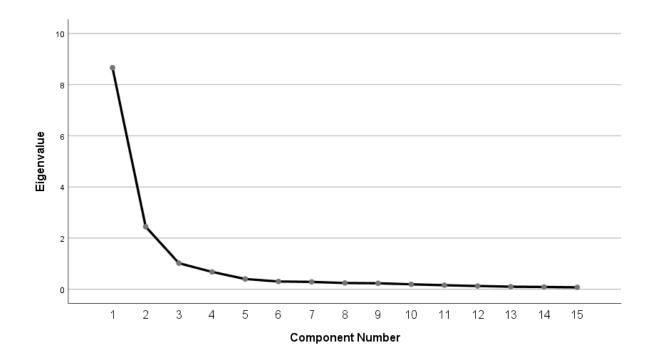
The factor analysis results of the Source Credibility Scales scale strongly support the construct validity of the scale. The KMO value was calculated as 0.932. This value shows that the sample size is "very good" for factor analysis. Generally, a KMO value above 0.90 indicates an excellent level of suitability. In addition, the Bartlett's Test of Sphericity result is significant ($\chi^2 = 4563.928$, p < 0.001). This shows that the data are suitable for factor analysis and there is a significant correlation between the variables (Ozdamar, 2017:148 and Seçer, 2018:82).

After confirming the suitability of the data for factor analysis, exploratory factor analysis was performed using the Principal Components Analysis method and Varimax rotation method in order to examine the factor structure of the scale. According to the data in the table, it is seen that the factor loadings of the items are generally high and concentrated on certain factors as a result of the exploratory factor analysis. Considering the 0.32 limit value suggested by Tabachnick & Fidell (2015), it was determined that the factor loadings of the items used in this study were well above this limit.

The analysis revealed three factors: **Trustworthiness, Expertise** and **Attractiveness.** The total variance explained by these factors is 80.853%. **Trustworthiness:** The first factor explains 31.300% of the total variance and the variables belonging to the Trust scale loaded on this factor with high factor loadings (0.820 - 0.870). This shows that the Trust scale has a high construct validity. **Expertise:** The second factor explains 25.491% of the total variance. The items belonging to the Expert scale loaded on this factor and the factor loads varied between 0.632 and 0.840. **Attractiveness:** The third factor explained 24.062% of the total variance. The items belonging to the Attractiveness scale loaded on this factor with factor loadings varying between 0.671 and 0.895. Factor loads above 0.30 indicate that the variables are loaded significantly on the relevant factor. In this analysis, all items have factor loads of 0.632 and

above, which shows that each variable has a strong relationship with the relevant factor. In particular, items **Attract3** (0.895) and **Trust2** (0.870) have a very high relationship with their own factors, and it is understood that these items have a strong role in representing the scale.

Figure 3. Scree plot graph



Eigenvalue indicates how much information is contained in the relevant factor about the structure to be measured. Therefore, the higher the eigenvalue, the more information it contains (R. Larsen & Warne, 2010). Therefore, in the graph where the number of components is on the horizontal axis and the eigenvalues are on the vertical axis, the steep descent from one point to another shows the degree of contribution to the explained variance rate. The scree plot provides information to the researcher to decide on the number of factors in factor analysis. When the scree plot is examined, the number of factors should be stopped at the points where the steep descent decreases significantly (Alpar, 2013). As can be seen in the graph, it is seen that every dimension added after three factors will be insufficient. The graph shows that there are 3 basic factors explaining a large part of the total variance. This also reveals that the factors of trustworthiness, expertise, and attractiveness are sufficient in the analysis and that additional factors will not make a significant contribution to the analysis. These findings are consistent with other statistical results in factor analysis and support the construct validity of the scales.

Table 8. Factor analysis (for Purchase Intention)

		Component		
		Purchase Intention		
Purchase Intention3		0.924		
Purchase Intention4		0.890		
Purchase Intention5		0.878		
Purchase Intention1		0.867		
Purchase Intention2		0.731		
Eigenvalues		3,703		
% of Variance		74,053		
Kaiser-Meyer-Olkin Measure of San	nplin	ng Adequacy.	0.855	
Bartlett's Test of Sphericity		Approx. Chi-Square	1026,663	
		df	10	
		Shallow.	0,000	

The results of the factor analysis regarding the Purchase Intention scale strongly support the construct validity of the scale. The suitability of the sample for factor analysis was evaluated with **the Kaiser-Meyer-Olkin (KMO)** test and the KMO value was found to be 0.855. This value indicates that the sample is "very well" suitable for factor analysis. In addition, the results of **Bartlett's Test of Sphericity** revealed a significant correlation within the data matrix ($\chi^2 = 1026.663$, df = 10, p < 0.001). This supports the applicability of factor analysis. (Ozdamar, 2017: 148 and Secer 2018:82).

After confirming the suitability of the data for factor analysis, explanatory factor analysis was performed using the Principal Components Analysis method in order to examine

the factor structure of the scale. Since there was only one factor, no rotation was performed. According to the data in the table, as a result of the explanatory factor analysis, it is seen that the factor loadings of the items are generally high and focus on certain factors. Considering the 0.32 limit value suggested by Tabachnick & Fidell (2015), it was determined that the factor loadings of the items used in this study were well above this limit. When the factor loadings of the scale were examined, it was seen that all items had loading values ranging between 0.731 and 0.924. The fact that the factor loadings were above 0.40 showed that the items represented the Purchase Intention factor well. The highest factor loading was seen in **the Purchase Intention3** item (0.924), indicating that this item best reflected the factor. Although the lowest factor loading was in the **Purchase Intention2** item (0.731), this value is also at an acceptable level and supports the general structure of the scale.

As a result of the Eigenvalue analysis, the eigenvalue of the Purchase Intention factor was calculated as 3.703. In addition, this factor explains 74.053% of the total variance. The high variance explanation rate shows that the scale effectively represents the structure it aims to measure and is based on a single dimension (unidimensionality).

Table 9. *Descriptive statistics of the scales*

	n	Minimum	Maximum	Mean	Std. Deviation
Trustworthiness	283	1.00	7.00	4.95	1.45
Expertise	283	1.00	7.00	5.09	1.44
Attractiveness	283	1.00	7.00	4.66	1.26
Purchase Intention	283	1.00	7.00	4.18	1.51

Trustworthiness: Participants' perception of trust varied between a minimum of 1.00 and a maximum of 7.00. The mean value of trust is 4.95 and its standard deviation is 1.45. This shows that the participants generally have a medium to high perception of trust. **Expertise:** In the expertise variable, the minimum and maximum values were determined as 1.00 and 7.00. The mean perception of expertise of the participants was 5.09 and its standard deviation was 1.44. This result shows that the participants' perception of expertise was generally high.

Attractiveness: In the attractiveness variable, the minimum value was 1.00 and the maximum value was 7.00. The mean value was calculated as 4.66 and the standard deviation was 1.26. The fact that the attractiveness mean was relatively low compared to other variables shows that the participants' perception of attractiveness was at a medium level. **Purchase Intention:** The minimum and maximum values of this variable also vary between 1.00 and 7.00. The average value of purchase intention is 4.18 and its standard deviation is 1.51. The average value shows that the participants' purchase intention is generally at a moderate level.

Table 10. Kurtosis and skewness values of measurement tools

	Kurtosis	Skewness
Trustworthiness	0.015	-0.679
Expertise	0.317	-0.846
Attractiveness	0.059	-0.284
Purchase Intention	-0.621	-0.164

According to the normality analysis, **the kurtosis** and **skewness** values of all variables were between -1 and +1 and showed a structure close to normal distribution. While **the Trustworthiness**, **Attractiveness** and **Purchase Intention** variables were quite symmetrical and suitable for normal distribution, the skewness value of **the Expertise** variable (-0.846) deviated slightly from normality compared to the others. However, this deviation does not seriously violate the normality assumption. In general, the distributions of all variables can be considered normal.

3.2.2. Pearson correlation analysis

Table 11. Relationship between measurement tools

		Trustworthiness	Expertise	Attractiveness	Purchase_Intention
Trustworthiness	r	1			
Expertise	r	0.764 **	1		
Attractiveness	r	0.417 **	00,440 **	1	
Purchase Intention	r	0.339 **	0.267 **	0.223 **	1

^{**}p<0.01: Pearson correlation analysis was used.

Moderate positive relationship between trust and purchase intention (r = 0.339, p < 0.01): There is a weak positive relationship between trust and purchase intention. It is seen that as trust increases, people's purchase intentions also increase, but this relationship is weaker. Low positive relationship between expert and purchase intention (r = 0.267, p < 0.01): There is a significant but weaker relationship between expertise and purchase intention. Low positive relationship between attraction and purchase intention (r = 0.223, p < 0.01): There is a significant but weaker relationship between attractiveness and purchase intention.

3.2.3. Pearson correlation analysis for men and women separately

Table 12. Relationship between measurement tools (separately for men and women)

		Trustworthiness	Expertise	Attractiveness	Purchase Intention		
			Female				
Trustworthiness	r	1					
Expertise	r	0.762 **					
Attractiveness	r	0.399 **	0.417 **	1			
Purchase Intention	r	0.300 **	0.195 **	0.216 **	1		
Male							
Trustworthiness	r	1					

Expertise	r	0.763 **	1		
Attractiveness	r	0.450 **	0.487 **	1	
Purchase Intention	r	0.390 **	0.418 **	0.217	1

^{**}p<0.01: Pearson correlation analysis was used.

Women (Female):

A moderate positive relationship was found between Trustworthiness and Purchase Intention (r = 0.300, p < 0.01). This shows that as trust increases, women's purchase intentions also increase, but this relationship is moderate. A weak positive relationship was found between Expertise and Purchase Intention (r = 0.195, p < 0.01). Although there is a significant relationship between expertise and purchase intention, the effect is weaker. There is also a weak positive relationship between Attractiveness and Purchase Intention (r = 0.216, p < 0.01). Although there is a significant relationship between Attractiveness and purchase intention, the effect size is smaller.

Men (Male):

A moderate positive relationship was found between Trustworthiness and Purchase Intention (r = 0.390, p < 0.01). The relationship between trust and purchase intention is stronger in men than in women. This reveals that as men's sense of trust increases, they will show more purchase intention. A moderate positive relationship was found between Expertise and Purchase Intention (r = 0.418, p < 0.01). Expertise is a factor that significantly affects purchase intention in men. A low positive relationship was found between Attractiveness and Purchase Intention (r = 0.217, p < 0.01). There is a significant but weak relationship between attractiveness and purchase intention in men.

3.2.4. Regression analysis for testing the direct impact of independent variables on purchase intention

H1: Perceived credibility of an influencer positively influences purchase intention of online learning services.

H2: Perceived expertise of an influencer positively influences online learning services purchase intention.

H3: The perceived attractiveness of an influencer positively influences the intention to purchase online learning services.

These three hypotheses are analyzed using the entire sample:

Table 13. Results of the regression analysis

Model	odel		dardize d	Standardize d	t	Shallow .			Mo	del	
		Coeff	icients	Coefficients							
		В	Std.	Beta			VIF	F	p	D	R2
			Error							W	
The	(Still)	2,097	0.377		5,56	0,000					
entire					4						
sampl e	Trustworthines	0.319	0.092	0.305	3,47	0.001	2,45				
	S				6		4	13,06	0.00	2.05	0.11
	Expertise	-	0.093	-,010	-	0.906	2,51	9	0,00	1	4
		0.011			0.11		3				
					8						
	Attractiveness	0.120	0.075	0.101	1,59	0.112	1,26				
					5		4				
Depend	lent Variable: Pu	rchase_	Intention							ı	

According to the results of the regression analysis, the explanatory power of the model trying to predict the purchase intention variable was found to be 11.4% ($R^2 = 0.114$). This shows that the independent variables (Trust, Expert, Attract) have a limited effect in explaining the purchase intention. The model was confirmed to be statistically significant in general with the F value (13.069) and p value (0.000). The Durbin-Watson value is 2.051, indicating that the errors in the model are independent of each other and that there is no autocorrelation. When the effects of the independent variables are examined, the trust variable has a significant and

positive effect on purchase intention (B = 0.319, p = 0.001). This shows that as trust increases, purchase intention also increases. The Expert and Attract variables do not have a significant effect on purchase intention (p > 0.05). The p value for expertise was calculated as 0.906 and for attraction as 0.112. In addition, it is understood from the VIF values that neither variable has a multicollinearity problem, that is, it does not have a high linear relationship with other variables (Trust: 2.454, Expert: 2.513, Attract: 1.264). As a result, in this model, while trust (Trust) has a significant effect on purchase intention, the variables of expertise (Expert) and attraction (Attract) do not have an effect on this intention. Although the explanatory power of the model is limited, the effect of trust on purchase intention is strong. In conclusion, H1 is accepted, H2 and H3 are rejected.

3.3. Moderating effect of gender between trustworthiness and purchase intention

To test H4 that states that the effect of trustworthiness on purchase intention is moderated by the gender of the participant, regression analysis was applied by gender.

Table 14. Results of the regression analysis by gender

Model		Unsta	ndardize	Standardize	t	Shallow			Mo	del	
			d	d		•					
		Coef	fficients	Coefficients							
		В	Std.	Beta			VIF	F	p	D	R2
			Error							W	
Femal	(Still)	2,38	0.459		5,18	0,000					
e		2			7						
	Trustworthines	0.36	0.112	0.336	3,25	0.001	2,43				
		6			8		4	8.10	0.00	2.12	0.10
	Expertise	1	0.111	-0.116	-	0.267	2,47	6	0	0	7
		0.12			1,11		7				
		4			3						
	Attractiveness	0.15	0.087	0.130	1,77	0.078	1,23				
		5			3		4				

Male	(Still)	1,69	0.652		2,59	0.012					
		1			1						
	Trustworthines	0.16	0.158	0.169	1,01	0.315	2,44				
	S	0			3		3	5,43	0.00		0.18
	Expertise	0.28	0.166	0.289	1,68	0.096	2,55	7	2	2	7
		0			8		5				
	Attractiveness	0,00	0.146	0,000	0.00	0.999	1,33				
		0			1		6				

The models for predicting the Purchase Intention variable are examined separately for Female and Male groups. The explanatory power of the model created for women was calculated as 10.7% ($R^2 = 0.107$), which shows that the model has a limited explanatory power on purchase intention. The fact that the model is generally significant is confirmed by the F value (8.106) and p value (0.000). The Durbin-Watson value is 2.120, which shows that the errors of the model are independent and there is no autocorrelation problem. The Trustworthiness variable for women has a significant positive effect on purchase intention (B = 0.366, p = 0.001). This shows that as trust increases, women's purchase intention also increases. The Expertise variable does not have a significant effect on purchase intention for women (p = 0.267). The Attractiveness variable was not found to be significant either, but it has a borderline significance with a p value of 0.078. The explanatory power of the model created for men was calculated as 18.7% (R² = 0.187), which shows that it has a higher explanatory power than the women's model. The model with an F value of 5.437 and a p value of 0.002 is generally significant. The Durbin-Watson value is 1.812, indicating that there is no autocorrelation problem. While the Trustworhiness variable does not have a significant effect on purchase intention in men (p = 0.315), the Expertise variable has a borderline significant effect (p = 0.096). The Attractiveness variable has no effect on purchase intention in men (p = 0.999). In general, while trust is an important factor for women, the effects of expertise and attraction are weaker in men. In conclusion, H4 is rejected.

3.4. Mediating effect of trustworthiness between expertise and purchase intention

The PROCESS plug-in, developed by Andrew Hayes and widely used in literature, was used to measure the effect of mediating factors. PROCESS's accuracy and stability make it an impressive tool to use for regression mediation and interaction analyses (Hayes, 2017). Model 4 was used to conduct these analyses, and measures were taken to make the outputs more trustworthy.

H5: Trustworthiness affects the relationship between expertise and purchase intention as a mediator variable.

Figure 4. Conceptual model of mediation

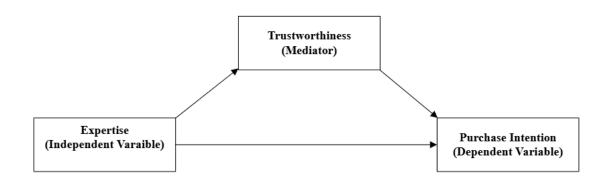


Table 15. Mediation effect of trustworthiness analyzed with Process v4.3

Mediating Variable	Effect		Guess	Standard Error	t	р	Conclusion
		Total Impact	0.2803	0.0603	4.6466	0,000*	Acceptance
Trustworthiness	Expertise (X) →Purchase Intention (Y)	Direct Effect	0.0197	0.0915	0.2152	0.8298	Acceptance
(M1)		Indirect Effect	Conf	Significant			

^{*}p<0.05

In the study, the mediating role of the trust variable on the relationship between expertise and purchase intention was examined. The total effect between expertise and

purchase intention was calculated as 0.2803 (t = 4.6466; p = 0.0000). This result reveals that the perception of expertise strongly affects purchase intention. The statistical significance of the total effect shows that the trust factor plays an important role on purchase intention in the model. According to the direct effect analysis results, the direct effect of expertise on purchase intention was calculated as 0.0197 (t = 0.2152; p = 0.8298). However, this effect was determined to be insignificant. This suggests that the direct effect of expertise is limited and its effect on purchase intention is mostly realized through the reliability variable. The confidence interval calculated for indirect effects (0.1271, 0.3990) does not include zero and this effect is found to be statistically significant. This result shows that the reliability variable plays a significant mediating role in the relationship between expertise and purchase intention. Reliability stands out as a variable that reinforces the effect of expertise perception on purchase intention.

The calculated confidence interval (0.1271, 0.3990) does not include zero. This indicates that the indirect effect is statistically significant. In other words, the mediating role of the reliability variable has been precisely determined in the current data set and this mediation is not a result due to chance. Both limits of the confidence interval contain positive values. This shows that the reliability variable makes a positive contribution to the relationship between expertise and purchase intention. As reliability increases, the effect of expertise on purchase intention also increases significantly. In conclusion, H5 is accepted.

Summary of statistical analysis

In this research, 5 hypotheses were derived to analyze the impact of influencers characteristics, such as trustworthiness, expertise, and attractiveness, on the purchase intention of millennials towards online language education services.

The findings show that trustworthiness has a significant positive impact on purchase intention, and this confirms its role as a key element of consumer's decision towards purchase intention in the online education sector. Expertise, although expected to positively affect purchase intention, was found to have no significant effect in this context. Similarly, attractiveness did not demonstrate a statistically significant impact, which suggests that these characteristics may play a secondary role compared to trustworthiness.

The relationship between expertise and purchase intention was mediated by trustworthiness as further analysis revealed, enhancing the influence of expertise only when trust is established. Additionally, the results showed no significant moderating effect of gender on the relationship between trustworthiness and purchase intention, indicating that trustworthiness is universally perceived across demographic segments.

Overall, the statistical analysis points to trustworthiness as the most influential of the influencer attributes in driving purchase decisions, whereas expertise and attractiveness, while highly influential in other areas, are less influential in the domain of online language education services.

Table 16. Status of hypotheses

Hypotheses	Results
H1: An influencer's perceived trustworthiness positively affects the purchase intention of online learning services.	Accepted
H2: An influencer's perceived expertise positively impacts the purchase intention of online learning services.	Rejected
H3: An influencer's perceived attractiveness positively influences the purchase intention of online learning services.	Rejected
H4: The effect of trustworthiness on purchase intention is moderated by the gender of the participant.	Rejected
H5: Trustworthiness mediates the relationship between expertise and purchase intention, indicating that influencers seen as expert are also perceived as trustworthy, which enhances purchase intention.	Accepted

Source: developed by the author

The hypotheses tested and the results are represented in the table below. (Table 16.)

CONCLUSIONS AND RECOMMENDATIONS

In conclusion, the study shows the important effect of characteristics of social media influencers such as trustworthiness on millennials' decisions to purchase online language learning services. The findings of this investigation are as follows:

- 1. The first objective of this paper explored how the perceived trustworthiness, expertise, and attractiveness of social media influencers affect millennials' purchase intention in the context of online language educational services. The research results proved that trustworthiness has a positive impact on millennials' purchase intentions for online language learning services. It significantly enhances the perceived credibility of influencers and reduces consumer hesitation, directly contributing to increased purchase intentions as demonstrated by Wiedmann & von Mettenheim (2020a). On the other hand, expertise and attractiveness have a weaker and non-significant impact on purchase intentions. While these traits are valued in other industries like fashion or technology (Chetioui et al., 2020), their influence in the online education sector is overshadowed by trustworthiness. Moreover, although expertise shows no direct effect on purchase intention of millennials according to the results observed by the regression analysis, the mediating analysis between purchase intention proved that an influencer who seemed expert in there area also be consider as trustworthy. Accordingly, this increases the likelihood of purchase intention towards online language educational services.
- 2. The second objective focused on identifying the most significant influencer characteristic. The analysis confirmed that trustworthiness is the most critical factor influencing millennials' purchase intentions. Trustworthiness not only has a direct impact but also mediates the relationship between expertise and purchase intention, amplifying the credibility of influencers when expertise is present. This aligns with findings from Gefen et al. (2003), which highlight trust as a gateway to consumer decision-making.
- 3. The third objective aimed to analyze whether gender moderates the relationship between trustworthiness and purchase intentions. The results indicated no significant moderating effect of gender, suggesting that trustworthiness is perceived consistently across both male and female millennials. This finding simplifies

- segmentation strategies, allowing marketers to develop unified campaigns targeting diverse audiences without gender-based differentiation.
- 4. The final objective investigated the broader implications of these findings for influencer marketing in online language education services. The study concluded that the contextual nature of this industry emphasizes trustworthiness over other characteristics. This is particularly relevant for services that involve personal investment, where perceived reliability outweighs physical attractiveness or expertise. This finding contrasts with other sectors like beauty or fashion, where visual appeal plays a greater role (Sokolova & Kefi, 2020).

In conclusion, this study shows that the most important factor for social media influencers to influence millennials' buying decision on online language learning products is trustworthiness, and thus credibility greatly increases the amount of trust provided by the provider and also decreases consumers' reluctance. Expertise and charm may have influence elsewhere (in fashion, or in technology) but in this case they have only minor effects on trustworthiness. In addition, trustworthiness acts as a bridge between expertise and intention of purchase, making it the central component of influencer marketing. These results also show that trustworthiness is viewed equally by men and women, making it easier for marketers to design inclusive campaigns without gender-specific segmentation. In general, the context of the online education market means that trustworthiness comes out ahead of other attributes, which sets it apart from industries where the visual or professional is the key. Such lessons provide insightful tips for brands looking to build their influencer marketing plan for the competitive online education industry.

For understanding of the scope of the research:

The study provides significant findings of explaining the effect of the traits of social media influencers on millennials' purchase intentions for online language education services, but there are some limitations to consider. The study included primarily 24-44 year olds who used social media sites in a large majority of their sample. This is an age-based, digitally savvy group that prevents the results from being generalisable to other age groups, like the elderly or people with lower technology skills. Moreover, the sample was also non-cosmopolitan in socioeconomic and geographic representation, as participants were overwhelmingly from regions

where access to the internet was relatively stable. We might underestimate the proportion of rural and/or internet illiterate respondents in terms of perceptions of trustworthiness, knowledge, and attractiveness.

Some limitations were also imposed by the way the survey was designed and conducted. As a self-report, the survey was susceptible to social desirability bias, meaning that respondents may have given answers that were socially acceptable, rather than exactly true. Also, relying on internet distribution kept responses accessible to internet-using individuals only, keeping non-technical users out of the loop. Likert-scale questions, while useful for quantitative analysis, limited the range of answers, potentially obscuring details of participants' attitudes. Additionally, survey length might have increased fatigue in the responses and thus reduced the validity of the data collected in subsequent areas.

In terms of data analysis, the use of quantitative techniques yielded high-quality statistical information, but not qualitative ones (emotions or deeper patterns of behaviour). This study, being cross-sectional, was unable to measure consumer behavior change over time, thus being incapable of exploring the impact of influencer attributes in the long run. This theory, although based on well-established models, may not adequately explain new patterns or rapidly changing consumer preferences in the rapidly evolving social media economy.

Finally, the research results here are unique to the online language-learning industry and may not apply universally across other industries or cultures. For example, traits like attractiveness may be more important in fashion or beauty, but trustworthiness is more important in education. The regional and cultural variance in consumer preferences also limits how broadly the findings apply to global markets. For all these drawbacks, the research sets a solid base for future research, promoting longitudinal studies to determine long-term effects, and qualitative methods to uncover more nuanced findings. Including a wider demographic and making cross-industry comparisons might allow these results to be applied more broadly, and contribute to a better understanding of influencer marketing.

Recommendations for further study and business implications:

This study provides some practical insights for both practitioners and researchers in social media influencer marketing especially for online language-learning. These

recommendations seek to respond to the study's results and drawbacks, and offer both practical and theoretical implications for future use and research.

Practically speaking, businesses that provide online language classes need to focus on partnering with influencers who are high in terms of trust. The trustworthiness factor has been the single most important factor in millennials' purchase decisions due to its higher credibility level and lower consumer apprehension. Making the decision to hire influencers that have a track record of being transparent and consistent in their communications and with a real audience can only enhance the results of your marketing efforts. Furthermore, building lasting relationships with reputable influencers can create intimacy and increase consumer trust, leading to continuous interest and commitment.

Trustworthiness alone is important, but a combination of some moderate expertise and attractiveness can improve influencer's value. For example, if the influencers can be seen as both experienced and approachable to their fans, it is possible to develop a more holistic marketing strategy. This three-pronged approach lets brands connect with a wider audience and cater to a wide range of consumers. You need to focus also on ethics like making sponsored content transparent. Social media influencers should disclose affiliations upfront, so audiences do not distrust them.

Data analytics should be utilized to monitor and improve the effectiveness of influencer campaigns. With tools such as Google Analytics and HubSpot, marketers can also monitor engagements, click-throughs, and conversions. These data-led insights can inform the right choices of influencers to be selected and screened, thus guaranteeing an ROI for marketing campaigns. Also, brands must offer trainings to influencers so that their posts reflect the brand's core values and intentions in order to develop genuine and efficient endorsements.

In theory, future research would also have to focus on the relationship between trustworthiness and other cultural and demographic attributes – because local differences can impact consumer attitudes. We advise longitudinal studies that measure how trustworthiness contributes over time to brand loyalty and brand retention. The addition of qualitative techniques like close interviews and focus groups can offer deeper understanding of the

emotional and cognitive processes driving purchase decisions. Furthermore, broadening research into cross-industry comparisons could provide a more comprehensive insight into how influencer attributes are important for different industries (eg, fashion, technology, or fitness).

Taking these recommendations into consderation will ensure that brands and researchers can learn and implement the science behind influencer marketing better – both in theory and practice. This all-encompassing approach will not only increase marketing effectiveness but will also add to the growing knowledge base about digital consumer behaviour.

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LIST OF APPENDICES

Appendix 1. Survey

TR

Değerli Katılımcı,

Bu ankete katıldığınız için teşekkür ederim. Influencerların çevrimiçi İngilizce öğrenme platformlarını tanıtmaları üzerine bir araştırma yürütüyorum.

• Bu kısa anketi tamamlamanız yaklaşık 5 dakika sürecektir.

• Tüm yanıtlar tamamen anonim kalacak olup yalnızca akademik amaçlarla kullanılacaktır.

 Araştırma kapsamında kimliği belirleyici hiçbir kişisel bilgi toplanmayacak veya paylaşılmayacaktır.

• Sadece toplu demografik bilgiler (örneğin yaş, cinsiyet) ve yanıtlar analiz edilerek araştırma sonuçlarına katkı sağlayacaktır.

Devam ederek, yanıtlarınızın araştırma amaçları doğrultusunda kullanılmasına onay vermiş olursunuz. Herhangi bir sorunuz varsa veya daha fazla bilgiye ihtiyaç duyarsanız, lütfen burakyerall@gmail.com adresinden benimle iletişime geçin. Desteğiniz için şimdiden teşekkür ederim.

Burak Yeral | Vilnius Üniversitesi Digital Marketing Yüksek Lisans öğrencisi

EN

Dear Participant

Thank you for taking part in this survey. I am conducting a research on influencers' promotion of online English language learning platforms.

• This short survey will take you approximately 5 minutes to complete.

• All responses will remain completely anonymous and will be used for academic

purposes only.

• No identifiable personal information will be collected or shared as part of the

research.

• Only collected demographic information (e.g. age, gender) and responses will

be analysed and will contribute to the research results.

By continuing, you consent to the use of your responses for research purposes. If you

have any questions or require further information, please contact me at

burakyerall@gmail.com.

Thank you in advance for your support.

Burak Yeral | Master's student in Digital Marketing at Vilnius University

Demographic

1.TR-Kaç yaşındasınız? (Lütfen rakamla yazınız)

EN-How old are you? (Please write in numbers)

2.TR-Şu anda hangi ülkede ikamet ediyorsunuz?

EN-Which country do you currently reside in?

- Türkiye
- Other:

3.TR-Lütfen cinsiyetinizi seçin:

EN-Please select your gender:

- Erkek-Male
- Kadın-Female
- İkilik dışı/Diğer-Non-binary/Other
- Söylemeyi tercih etmiyorum-Prefer not to say
- 4. TR Herhangi bir sosyal medya platformunda (Instagram, YouTube, TikTok vb.) içerik üreten bir influencer takip ediyor musunuz?

EN- Do you follow an influencer who creates content on any social media platform (e.g., Instagram, YouTube, TikTok)?

- Evet-Yes
- Hayır-No

Social Media Use

1. TR-Kaç tane sosyal medya influencer'ı takip ediyorsunuz?

EN-How many social media influencers do you follow?

- 1
- 2-3
- 4-6
- 7-10
- 10'dan fazla-More than 10
- 2. TR: Lütfen en sevdiğiniz üç sosyal medya influencer'ının isimlerini yazın ve her biri hakkında neden hoşlandığınızı kısaca açıklayın.

EN: Please list the names of your three favorite social media influencers and briefly describe what you like about each one.

3. TR: Bu influencer'lar tarafından tanıtılan ürünleri veya hizmetleri hiç satın aldınız mı?

EN: Have you ever bought products or services promoted by these influencers?

- Evet-Yes
- Hayır-No
- 4. TR: Hiç çevrimiçi bir İngilizce dil programını düşündünüz mü veya katıldınız mı? EN: Have you ever considered or joined an online English language program?

*

- Evet, en az birine katıldım-Yes, I have joined at least one of them
- Evet, ama henüz katılmadım-Yes, but I have not joined yet
- Hayır, düşünmedim-No, I have not considered it
- 5. TR: En sevdiğiniz sosyal medya influencer'larından herhangi birinin çevrimiçi bir İngilizce dil hizmetini tanıttığını hatırlıyor musunuz?

EN: Do you remember any of your favorite social media influencers promoting an online English language service?

*

- Evet-Yes
- Hayır-No

TR

Lütfen en son ne zaman bir sosyal medya influencer'ının bir İngilizce dil öğretim hizmetini tanıttığını gördüğünüzü hatırlayın. Bu tanıtım videosunu nasıl değerlendirdiğinizi ve influencer tarafından tanıtılan İngilizce öğretim hizmeti hakkında nasıl fikirler oluşturduğunuzu düşünün. Şimdi, bir sonraki bölümde size sorulacak soruları bu influencer'a göre yanıtlayın.

Lütfen bu anketteki ifadeleri değerlendirmek için aşağıdaki ölçeği kullanın:

- 1 = Kesinlikle Katılmıyorum
- 2 = Katılmıyorum
- 3 = Biraz Katılmıyorum
- $4 = N\ddot{o}tr$
- 5 = Biraz Katılıyorum
- 6 = Katılıyorum
- 7 = Kesinlikle Katılıyorum

Örneğin, 4'ü seçerseniz, bu ifade hakkında nötr olduğunuz anlamına gelir.

EN

Please recall the last time you saw a social media influencer promoting an English language teaching service. Reflect on how you evaluated this promotional video and formed opinions about the English language teaching service promoted by the influencer. Now, answer the questions you will get asked in the next section based on this influencer.

Please use the following scale to evaluate the statements in this survey:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Somewhat Disagree

- 4 = Neutral
- 5 = Somewhat Agree
- 6 = Agree
- 7 = Strongly Agree

For example, if you select 4, it means you are neutral about the statement.

Trustworthiness Items	1	2	3	4	5	6	7
TR "Takip ettiğim influencer bana güven verir."							
EN "The influencer I follow is dependable."							
TR " Takip ettiğim influencer dürüsttür."							
EN "The influencer I follow is honest."							
TR "Takip ettiğim influencera itimat edilebilir"							
EN "The influencer I follow is reliable."							
TR "Takip ettiğim influencer samimidir."							
EN "The influencer I follow is sincere."							
TR "Takip ettiğim influencer güvenilirdir."							
EN "The influencer I follow is trustworthy."							

Expertise Items	1	2	3	4	5	6	7
TR "Takip ettiğim influencer bir uzmandır."							
EN "The influencer I follow is an expert."							
TR "Takip ettiğim influencer deneyimlidir."							
EN "The influencer I follow is experienced."							
TR "Takip ettiğim influencer bilgilidir."							
EN "The influencer I follow is knowledgeable."							
TR "Takip ettiğim influencer niteliklidir." EN "The influencer I follow is qualified."							

TR "Takip ettiğim influencer yeteneklidir."				
EN "The influencer I follow is skilled."				

Attractiveness Items	1	2	3	4	5	6	7
TR "Takip ettiğim influencer çekicidir."							
EN "The influencer I follow is attractive."							
TR "Takip ettiğim influencer klastır/zariftir."							
EN "The influencer I follow is classy."							
TR "Takip ettiğim yakışıklıdır/güzeldir."							
EN "The influencer I follow is handsome/beautiful."							
TR "Takip ettiğim influencer şıktır."							
EN "The influencer I follow is elegant."							
TR "Takip ettiğim influencer seksidir."							
EN "The influencer I follow is sexy."							

Purchase Intention Items	1	2	3	4	5	6	7
TR "Online dil eğitim hizmetlerini satın alma olasılığım yüksektir."							
EN "The probability that I would consider buying online language educational services is high."							
TR "Dil eğitim hizmeti satın alacak olsam, bunu çevrimiçi olarak almayı düşünürdüm."							
EN "If I were to buy language educational services, I would consider purchasing them online."							
TR "Online dil eğitim hizmetlerini satın alma isteğim yüksektir."							
EN "My willingness to buy online language educational services is high."							

TR "Online dil eğitim hizmetlerini ararken, satın alma niyetiyle bakıyorum." EN "When I look for online language educational services, it is with the intention to buy."				
TR "Online dil eğitim hizmetlerini satın almak benim için önemlidir."				
EN "Buying online language educational services is important to me."				

Appendix 2. Distribution of demographics

Age (Binned)

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	<= 30,00	94	33,2	33,2	33,2
	31,00 - 35,00	62	21,9	21,9	55,1
	36,00 - 40,00	59	20,8	20,8	76,0
	41,00+	68	24,0	24,0	100,0
	Total	283	100,0	100,0	

Gender

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Female	208	73,5	73,5	73,5
	Male	75	26,5	26,5	100,0
	Total	283	100,0	100,0	

Do you follow an influencer who creates content on any social media platform (e.g., Instagram, YouTube, TikTok)?

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	283	100,0	100,0	100,0

How many social media influencers do you follow?

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1	8	2,8	2,8	2,8
	2-3	60	21,2	21,2	24,0
	4-6	60	21,2	21,2	45,2
	7-10	58	20,5	20,5	65,7
	10 +	97	34,3	34,3	100,0
	Total	283	100,0	100,0	

Have you ever bought products or services promoted by these influencers?

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	139	49,1	49,1	49,1
	No	144	50,9	50,9	100,0
	Total	283	100,0	100,0	

Have you ever considered or joined an online English language program?

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes, I have joined at least one of them	104	36,7	36,7	36,7
	Yes, but I have not joined yet	108	38,2	38,2	74,9
	No, I have not considered it	71	25,1	25,1	100,0
	Total	283	100,0	100,0	

Do you remember any of your favorite social media influencers promoting an online English language service?

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	208	73,5	73,5	73,5
	No	75	26,5	26,5	100,0
	Total	283	100,0	100,0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Age	283	24,00	44,00	34,4205	6,44314
Valid N (listwise)	283				

Appendix. 3 Cronbach's Alpha values for variables

Reliability Statistics:

Trust

Cronbach's	
Alpha	N of Items
,964	5

Reliability Statistics:

Expert

Cronbach's	
Alpha	N of Items
,940	5

Reliability Statistics:

Attract

Cronbach's	
Alpha	N of Items
,889	5

Reliability Statistics:

Purchase_Intention

Cronbach's	
Alpha	N of Items
,911	5

Appendix.4 Explaratory factor analysis results 1.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of	,932	
Bartlett's Test of Sphericity Approx. Chi-Square		4563,928
	df	105
	Sig.	,000

Communalities

	Initial	Extraction
Trust1	1,000	,822
Trust2	1,000	,894
Trust3	1,000	,910
Trust4	1,000	,838
Trust5	1,000	,900
Expert1	1,000	,771
Expert2	1,000	,866
Expert3	1,000	,912
Expert4	1,000	,880,
Expert5	1,000	,718
Attract1	1,000	,769
Attract2	1,000	,641
Attract3	1,000	,835
Attract4	1,000	,746
Attract5	1,000	,626

Extraction Method: Principal Component Analysis.

Total Variance Explained

rotal variance Explained									
			Extracti	on Sums	of Squared	Rotation	n Sums o	of Squared	
	Initial E	igenvalues		Loadings			Loadings		
		% of	Cumulative		% of	Cumulative		% of	Cumulative
Component	Total	Variance	%	Total	Variance	%	Total	Variance	%
1	8,664	57,759	57,759	8,664	57,759	57,759	4,695	31,300	31,300
2	2,446	16,305	74,064	2,446	16,305	74,064	3,824	25,491	56,791
3	1,018	6,789	80,853	1,018	6,789	80,853	3,609	24,062	80,853
4	,677	4,515	85,368						
5	,400	2,664	88,032						
6	,302	2,015	90,047						
7	,285	1,902	91,950						
8	,245	1,632	93,581						
9	,232	1,545	95,126						
10	,192	1,281	96,407						
11	,156	1,041	97,448						
12	,125	,832	98,279						
13	,099	,657	98,937						
14	,087	,578	99,515						
15	,073	,485	100,000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component		
	1	2	3
Trust2	,870		
Trust3	,865		
Trust5	,847		
Trust1	,845		
Trust4	,820		
Expert1		,840	
Expert2		,820	
Expert3		,804	
Expert4		,797	
Expert5		,632	
Attract3			,895
Attract1			,843

Attract4	,821
Attract5	,788
Attract2	,671

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser

Normalization.

a. Rotation converged in 4 iterations.

Appendix.5 Explaratory factor analysis results 2.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure	,855	
Bartlett's Test of Sphericity Approx. Chi-Square		1026,663
	df	10
	Sig.	,000

Communalities

	Initial	Extraction
Purchase_Intention1	1,000	,751
Purchase_Intention2	1,000	,534
Purchase_Intention3	1,000	,854
Purchase_Intention4	1,000	,793
Purchase_Intention5	1,000	,771

Extraction Method: Principal Component Analysis.

Total Variance Explained

		Initial Eigenvalu	ies	Extraction	on Sums of Square	ed Loadings
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,703	74,053	74,053	3,703	74,053	74,053
2	,571	11,417	85,470			
3	,358	7,159	92,629			
4	,204	4,081	96,710			
5	,164	3,290	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

Component

1

Purchase_Intention3	,924
Purchase_Intention4	,890
Purchase_Intention5	,878
Purchase_Intention1	,867
Purchase_Intention2	,731

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Appendix 6. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Trust	283	1,00	7,00	4,9491	1,44751
Expert	283	1,00	7,00	5,0869	1,44338
Attract	283	1,00	7,00	4,6615	1,26493
Purchase_Intention	283	1,00	7,00	4,1837	1,51462
Valid N (listwise)	283				

Report

	Trust	Expert	Attract	Purchase_Intention
Kurtosis	,015	,317	,059	-,621
Skewness	-,679	-,846	-,284	-,164

Appendix 7. Relations among variables

Correlations

		Trust	Expert	Attract	Purchase_Intention
Trust	Pearson Correlation	1	,764**	,417**	,339**
	Sig. (2-tailed)		,000	,000	,000
	N	283	283	283	283
Expert	Pearson Correlation	,764**	1	,440**	,267**
	Sig. (2-tailed)	,000		,000	,000
	N	283	283	283	283
Attract	Pearson Correlation	,417**	,440**	1	,223**
	Sig. (2-tailed)	,000	,000		,000
	N	283	283	283	283
Purchase_Intention	Pearson Correlation	,339**	,267**	,223**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	283	283	283	283

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Attract, Trust, Expert ^b		Enter

a. Dependent Variable: Purchase_Intention

Model Summary^b

Model	R		Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,351ª	,123	,114	1,42584	2,051

a. Predictors: (Constant), Attract, Trust, Expert

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	79,711	3	26,570	13,069	,000 ^b
	Residual	567,214	279	2,033		
	Total	646,925	282			

a. Dependent Variable: Purchase_Intention

b. All requested variables entered.

b. Dependent Variable: Purchase_Intention

b. Predictors: (Constant), Attract, Trust, Expert

Coefficients

	Unstandardized Coefficients		Standardized Coefficients			Corre	elations		Collineari Statistics	•	
٨	1odel	В	Std. Error	Beta	t		Zero- order		Part	Tolerance	VIF
1	(Constant)	2,097	,377		5,564	,000					
	Trust	,319	,092	,305	3,476	,001	,339	,204	,195	,407	2,454
	Expert	-,011	,093	-,010	-,118	,906	,267	-,007	-,007	,398	2,513
	Attract	,120	,075	,101	1,595	,112	,223	,095	,089	,791	1,264

a. Dependent Variable: Purchase_Intention

Collinearity Diagnostics^a

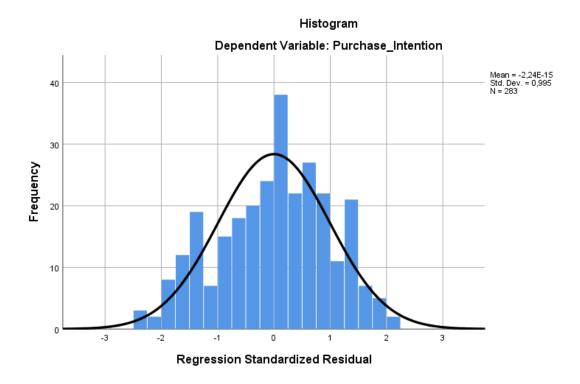
				Variance Proportions			
Model	Dimension	Eigenvalue	Condition Index	(Constant)	Trust	Expert	Attract
1	1	3,893	1,000	,00	,00	,00	,00
	2	,054	8,472	,18	,17	,12	,32
	3	,035	10,603	,82	,00	,00	,68
	4	,018	14,738	,00	,83	,88	,00

a. Dependent Variable: Purchase_Intention

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2,5263	5,0994	4,1837	,53166	283
Residual	-3,36188	3,09842	,00000	1,41824	283
Std. Predicted Value	-3,118	1,722	,000	1,000	283
Std. Residual	-2,358	2,173	,000	,995	283

a. Dependent Variable: Purchase_Intention



Appendix 9. Regression Analysis 2 for by men and women seperately

Model Summary^b

Gender	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
Female	1	,326ª	,107	,093	1,42785	2,120
Male	1	,432ª	,187	,152	1,37970	1,812

a. Predictors: (Constant), Attract, Trust, Expert

b. Dependent Variable: Purchase_Intention

ANOVA^a

Gender	Model		Sum of Squares	df	Mean Square	F	Sig.
Female	1	Regression	49,581	3	16,527	8,106	,000 ^b
		Residual	415,909	204	2,039		
		Total	465,489	207			
Male	1	Regression	31,047	3	10,349	5,437	,002 ^b
		Residual	135,153	71	1,904		
		Total	166,199	74			

a. Dependent Variable: Purchase_Intention

b. Predictors: (Constant), Attract, Trust, Expert

Coefficients^a

		Unstandardized Coefficients				Correlations			Collinearity Statistics		
Gender	1 odel	В	Std. Error	Beta	t	Sig.	Zero- order	Partial	.Part	Tolerance	VIF
Female1	(Constant)	2,382	,459		5,187	,000					
	Trust	,366	,112	,336	3,258	,001	,300	,222	,216	,411	2,434
	Expert	-,124	,111	-,116	- 1,113	•	,195	-,078	-,074	,404	2,477
	Attract	,155	,087	,130	1,773	,078	,216	,123	,117	,810	1,234
Male 1	(Constant)	1,691	,652		2,591	,012					
	Trust	,160	,158	,169	1,013	,315	,390	,119	,108	,409	2,443
	Expert	,280	,166	,289	1,688	,096	,418	,196	,181	,391	2,555
	Attract	,000	,146	,000	,001	,999	,217	,000	,000	,748	1,336

a. Dependent Variable: Purchase_Intention

Collinearity Diagnostics^a

					Variance Pro	portions		
Gender	Model	Dimension	Eigenvalue	Condition Index	(Constant)	Trust	Expert	Attract
Female	1	1	3,900	1,000	,00	,00	,00	,00
		2	,051	8,781	,10	,14	,12	,44
		3	,033	10,847	,89	,01	,01	,55
		4	,016	15,487	,00	,85	,86	,00
Male	1	1	3,875	1,000	,00	,00	,00	,00
		2	,066	7,645	,29	,21	,09	,15
		3	,036	10,312	,70	,01	,00	,83
		4	,023	13,111	,00	,78	,91	,02

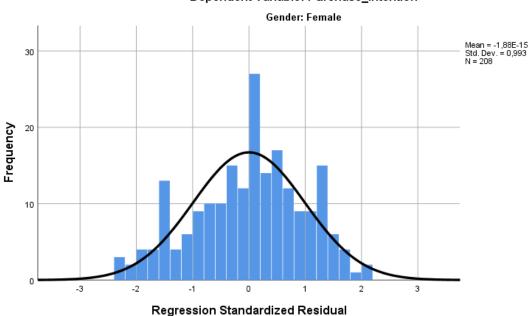
a. Dependent Variable: Purchase_Intention

Residuals Statistics^a

Gender		Minimum	Maximum	Mean	Std. Deviation	N
Female	Predicted Value	2,7788	5,1834	4,3231	,48941	208
	Residual	-3,40805	3,01080	,00000	1,41747	208
	Std. Predicted Value	-3,155	1,758	,000	1,000	208
	Std. Residual	-2,387	2,109	,000	,993	208
Male	Predicted Value	2,1311	4,7712	3,7973	,64773	75
	Residual	-2,55495	2,79719	,00000	1,35144	75
	Std. Predicted Value	-2,572	1,503	,000	1,000	75
	Std. Residual	-1,852	2,027	,000	,980	75

a. Dependent Variable: Purchase_Intention

Histogram Dependent Variable: Purchase_Intention



Appendix 10. Mediating analysis results

Run MATRIX procedure:

****** PROCESS Procedure for SPSS Version 4.3 ***************

Written by Andrew F. Hayes, Ph.D. www.afhayes.com

Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model:4

Y:PI

X: Trust

M : Expert

Sample

Size: 283

OUTCOME VARIABLE:

Expert

Model Summary

R R-sq MSE F df1 df2 p ,7645 ,5844 ,8689 395,1532 1,0000 281,0000 ,0000

Model

coeff se t p LLCI ULCI constant 1,3143 ,1977 6,6475 ,0000 ,9251 1,7034 Trust ,7623 ,0383 19,8785 ,0000 ,6868 ,8378

OUTCOME VARIABLE:

ы

Model Summary

R R-sq MSE F df1 df2 p ,3394 ,1152 2,0442 18,2307 2,0000 280,0000 ,0000

Model

coeff se t p LLCI ULCI
constant 2,4012 ,3262 7,3604 ,0000 1,7590 3,0434
Trust ,3399 ,0912 3,7257 ,0002 ,1603 ,5195
Expert ,0197 ,0915 ,2152 ,8298 -,1604 ,1998

OUTCOME VARIABLE:

Ы

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Model Summary
```

R R-sq MSE F df1 df2 p ,3392 ,1151 2,0373 36,5391 1,0000 281,0000 ,0000

Model

coeff se t p LLCI ULCI constant 2,4271 ,3027 8,0170 ,0000 1,8311 3,0230 Trust ,3549 ,0587 6,0448 ,0000 ,2394 ,4705

******* TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *********

Total effect of X on Y

Effect se t p LLCI ULCI ,3549 ,0587 6,0448 ,0000 ,2394 ,4705

Direct effect of X on Y

Effect se t p LLCI ULCI ,3399 ,0912 3,7257 ,0002 ,1603 ,5195

Indirect effect(s) of X on Y:

Effect BootSE BootLLCI BootULCI Expert ,0150 ,0715 -,1285 ,1524

****************** ANALYSIS NOTES AND ERRORS ****************

Level of confidence for all confidence intervals in output:

Number of bootstrap samples for percentile bootstrap confidence intervals: 5000

----- END MATRIX -----

Appendix 11. Relations among variables for men and women

Correlations

						Purchase_
Gender			Trust	Expert	Attract	Intention
Female	Trust	Pearson Correlation	1	,762**	,399**	,300**
		Sig. (2-tailed)		,000	,000	,000
		N	208	208	208	208
	Expert	Pearson Correlation	,762**	1	,417**	,195**
		Sig. (2-tailed)	,000		,000	,005
		N	208	208	208	208
	Attract	Pearson Correlation	,399**	,417**	1	,216**
		Sig. (2-tailed)	,000	,000		,002
		N	208	208	208	208
	Purchase_Intention	Pearson Correlation	,300**	,195**	,216**	1
		Sig. (2-tailed)	,000	,005	,002	
		N	208	208	208	208
Male	Trust	Pearson Correlation	1	,763**	,450**	,390**
		Sig. (2-tailed)		,000	,000	,001
		N	75	75	75	75
	Expert	Pearson Correlation	,763 ^{**}	1	,487**	,418 ^{**}

	Sig. (2-tailed)	,000		,000	,000
	N	75	75	75	75
Attract	Pearson Correlation	,450**	,487**	1	,217
	Sig. (2-tailed)	,000	,000		,062
	N	75	75	75	75
Purchase_Intention	Pearson Correlation	,390**	,418 ^{**}	,217	1
	Sig. (2-tailed)	,001	,000	,062	
	N	75	75	75	75

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Run MATRIX procedure:
******* PROCESS Procedure for SPSS Version 4.3 **************
Written by Andrew F. Hayes, Ph.D. www.afhayes.com Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model:4
Y:PI
X : Expert
M: Trust
Sample
Size: 283

OUTCOME VARIABLE:

Trust

Model Summary

R R-sq MSE F df1 df2 p ,7645 ,5844 ,8739 395,1532 1,0000 281,0000 ,0000

Model

coeff se t p LLCI ULCI
constant 1,0492 ,2039 5,1455 ,0000 ,6478 1,4506
Expert ,7667 ,0386 19,8785 ,0000 ,6907 ,8426

OUTCOME VARIABLE:

ы

Model Summary

R R-sq MSE F df1 df2 p ,3394 ,1152 2,0442 18,2307 2,0000 280,0000 ,0000

Model

coeff se t p LLCI ULCI
constant 2,4012 ,3262 7,3604 ,0000 1,7590 3,0434
Expert ,0197 ,0915 ,2152 ,8298 -,1604 ,1998
Trust ,3399 ,0912 3,7257 ,0002 ,1603 ,5195

OUTCOME VARIABLE:

ы

Model Summary

```
R R-sq MSE F df1 df2 p
,2671 ,0714 2,1380 21,5911 1,0000 281,0000 ,0000
```

Model

coeff se t p LLCI ULCI constant 2,7579 ,3189 8,6470 ,0000 2,1300 3,3857 Expert ,2803 ,0603 4,6466 ,0000 ,1616 ,3991

******* TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *********

Total effect of X on Y

Effect se t p LLCI ULCI ,2803 ,0603 4,6466 ,0000 ,1616 ,3991

Direct effect of X on Y

Effect se t p LLCI ULCI ,0197 ,0915 ,2152 ,8298 -,1604 ,1998

Indirect effect(s) of X on Y:

Effect BootSE BootLLCI BootULCI
Trust ,2606 ,0691 ,1271 ,3990

****************** ANALYSIS NOTES AND ERRORS ****************

Level of confidence for all confidence intervals in output:

95,0000

Number of bootstrap samples for percentile bootstrap confidence intervals: 5000

103

----- END MATRIX -----