**Micro-Influencer Marketing Analysis To Increase Purchase Intent of SMEs In the Digital Era**

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***Abstract***

*This study was conducted to test and analyze the influence of micro-influencer marketing on MSMEs to increase purchase intention. Micro-influencers are expected to make it easier for MSMEs to adopt digital marketing because micro-influencers will perform persuasive tasks to potential consumers at affordable rates. The data was obtained through the distribution of online questionnaires to followers of Instagram social media micro-influencers who actively promote MSME food and beverage products. We received three hundred fifteen respondents were obtained from the Jakarta area and its surroundings. The data is then processed using SmartPLS 4.0 software. The results of this study state that the credibility of influencers has a significant effect on purchase intention both directly and indirectly through the mediation of information adoption and attitudes toward products. Congruence does not exert a considerable influence directly or indirectly through the mediation of information adoption, but this variable affects purchase intention through the mediation of attitudes toward products. In this study, the credibility of influencers has a more significant impact on purchase intention than influencer congruence.*

**Background:**

Indonesia has the highest Micro, Small, and Medium Enterprises (MSMEs) in ASEAN. Based on data from the September 2022 Asian Investment report, MSMEs are one of the special units that have an essential role in the development and progress of the economy in Indonesia (Vinsensius Widdy Tri Prasetyo & Lena Ellitan, 2023) (Nugraha & Hendrati, 2023). MSMEs contribute significantly to national output and Indonesia’s economic resilience. Their growth is significant. The distribution of MSME loans has a positive impact on economic growth in the long term, highlighting their essential role in economic development (Jalunggono et al., 2023)(HAYATI & FATARIB, 2022)

Indonesian MSMEs reached 65.5 million units (Raden Ariansyah Kamil, 2022)(Silaen & Tulig, 2023). The MSME sector contributes to the Gross Domestic Product (GDP) by 61%, or worth Rp9,580 trillion, even the contribution of MSMEs to labor absorption reaches 99% of the total workforce (Fathia et al., 2022) (H. Tambunan, 2019)

The use of digital marketing is currently essential in business activities. With digital marketing, MSME actors can promote their products very easily. Digital marketing allows MSMEs to reach a wider audience (Mesakh et al., 2024) (Sya’banniah et al., 2024) and improve business performance and product promotion. They are adapting to changing consumer behavior and effectively using various online platforms. (Novieyanti et al., 2023) (SELAMET et al., 2024)

One of the digital marketing tools that is considered quite powerful today is Influencers. Influencer marketing has emerged as a powerful strategy for Small and Medium Businesses looking to build brand awareness and reach their target audience. Influencer marketing increases brand awareness promoted by influencers by up to 70% (Pandey 2023) (Pandey et al., 2023). Authentic content that resonates with their followers increases brand trust and recall (Mate & Patil) (Mate & Patil, 2024). Higher conversion rates for SMEs are derived from consumer trust and trusted influencer decision-making (Ahluwalia)(Ahluwalia & Shukla, 2024)

**Unknown**

Until now, MSMEs are still facing problems, namely limited financing, lack of digital readiness, and a conspicuous lack of digital technology literacy among MSME actors, hindering their ability to utilize digital marketing tools effectively (Wasan & Sariningsih, 2021). Even though they have been given training, they are not necessarily able to implement it in their business. Most MSMEs rely only on social media platforms such as Instagram and Facebook for promotion (Erwansyah), even though many do not optimize the available features (Hartono & Budiarsih, 2023).

Digital marketing is currently crucial in business activities. However, most MSMEs have not mastered digital marketing. This limits their effective implementation of strategies (Sofyan Hadinata, 2023) (Hermawan, 2021). Even though they have been given training, they are not necessarily able to implement it in their business because they cannot put their knowledge into practice.(Sofyan Hadinata, 2023)

One way to take advantage of digital marketing is to use influencers. Besides the benefits, influencer marketing also has challenges and limitations for MSMEs. These challenges include finding influencers who are right and truly aligned with the brand’s values and target audience, negotiating budgets and contracts with influencers, ensuring transparent disclosure of sponsored content, and measuring influencer marketing campaigns’ true impact and return on investment (Hermawan, 2021). In addition, MSMEs also need to ensure that influencers maintain consumer trust by providing information that the content they create contains sponsorships or endorsements and keeping them consistent in being transparent (Yuliati & Huda, 2022). In addition, knowing the impact and return on investment on an influencer campaign remains a complex task (Novieyanti et al., 2023)

It is essential for SMEs to carefully select and evaluate influencers based on their relevance, authenticity, and engagement with their target audience. SMEs should also consider the potential risks and limitations of influencer marketing, such as the possibility that influencers may not deliver the expected results (Bratina & Faganel, 2024). Finding influencers who genuinely align with the brand’s values and target audience is crucial. Aligned influencers usually tend to resonate with the messages they convey(Hermawan, 2021). In addition, different types of influencers will attract different consumer demographics, which is why it is essential to choose the right influencer.

**Urgency of Research/Importance**

Research on micro-influencers and their relationship with MSMEs to increase purchase interest has not been done much. Most existing literature on influencer marketing has not distinguished the type of influencer, whether micro or macro and the mechanisms applied to influence its followers. Furthermore, the latest micro-influencer research mainly still uses experimental methods.

Micro-influencers are considered more authentic and credible, which can lead to higher engagement rates compared to macro-influencers (Felix, 2014) (Joyce L., 2024). They can form closer relationships with their followers, which further increases the consumer trust that MSMEs need (Abduh et al., 2024)(Li et al., 2024)

**Solutions provided/Research novelty offerings**

This study is an empirical study of micro-influencers that investigates how their credibility affects their followers. In addition, it also explores how influencer congruency towards products affects purchase intention

Influencers, including micro-influencers, significantly influence purchase intent by fostering parasocial relationships with their followers. Attributes such as trust, expertise, and attractiveness enhance these relationships, indirectly increasing purchase intent (Ashraf et al., 2023)

**Research Objectives**

This study aims to empirically investigate how micro-influencers influence the purchase intention of their followers from the perspective of *micro-influencer-congruency*, and the credibility of the source as well as how the recommendations *of these micro-influencers* are adopted by their followers and influence consumer attitudes then influence purchase intentions.

**Credibility of micro-influencers**

Numerous kinds of research discovered a favorable correlation between endorser credibility and attitude opposing the brand ( et al., 2021); (Kareem & Venugopal, 2023). Investigate and establish wholesome connections between the endorser’s reputation and their attitude toward the brand. The credibility of a source is evaluated in terms of two factors: trust and knowledge. Information from reliable sources can influence consumer views, opinions, attitudes, and behaviors (Filieri et al., 2023). Furthermore, specialists are often more convincing influencers who motivate customers to purchase (Ohanian, 1990b).

Studies have shown that opinions regarding brands and the trustworthiness of endorsers are positively and significantly correlated (Atta et al., 2024a) (Alrwashdeh et al., 2022) emphasizes the significance of how consumers perceive the reliability of information when it comes to forming opinions about the items and companies that influencers discuss. Additionally, (Wang et al., 2008) demonstrate how the reliability of information sources can positively impact consumer perceptions.(Komendantova et al., 2024) It discovered that the perception of the information’s utility is positively and directly affected by the argument’s quality. Through altering attitudes toward information, the credibility of the source as a secondary conduit also indirectly raises the impression of advantages. Furthermore, the benefits experienced directly influence the uptake of knowledge and boost it by fostering trust in the source material. On the other hand, it was discovered that brand attitudes mediate the impact of purchase intent and influencer credibility (Su et al., 2023). As a result, the present investigation puts forth the following theory:

H1: Information adoption is positively and significantly impacted by micro-influencers credibility.

H4: Micro-influencer’s credibility positively and significantly impacts purchase intention, mediated by adoption information.

H6: Micro-influencer’s credibility positively and significantly impacts purchase intention, mediated via information adoption.

H8: The credibility of micro-influencers has a positive and significant effect on consumer attitudes

H10: Purchase intention is positively and significantly impacted by consumer attitude

**Congruency**

The degree of similarity between two items or activities is called congruence(*OlsonThjomoeJA2011*, n.d.). According to the congruence principle, congruent information is more accessible to recall, prefer, and accept than information that is not (Daowd et al., 2021). Congruence, when referring to influencer endorsements, is the degree to which the endorsed entity—such as a message or brand—fits or matches the influencer’s image, behavior, and skill. (Kim & Kim, 2021) Because of the nature of their relationship, influencers and consumers require a high level of compatibility. Fostering a good relationship between the consumer and the product is necessary to prevent dissonance or imbalance when an influencer endorses a product that aligns with the image he wishes to project (Blanche, Casaló, Flavián, &..., 2021). The customer finds such support on Instagram. Accordingly, customers should have a favorable opinion of the product due to the high congruence between influencers and products (Breves et al., 2019). According to recent research on endorsers (Sparkman & Attari, 2020), persuasion in communication requires a fit between the endorser and the behavior shown. Favorable influencer-product compatibility will boost the attitude of the product. Based on previous literature, the following hypotheses are proposed.

H2: Information adoption is positively and significantly impacted by micro-influencer congruency.

H5: Information adoption mediates micro-influencer congruence’s positive and significant impact on purchase intent.

H7: Information adoption mediates between the positive and significant impact of micro-influencer congruence on purchase intention.

H9: Customer attitudes are positively and significantly impacted by micro-influencer congruence

H11: Purchase intention is positively and significantly impacted by the congruency of micro-influencers mediated by customer attitudes.

**Adoption of Information**

The process via which people consciously use the knowledge that is supplied is known as information adoption (Tarhini et al., 2015). Information adoption has been given some thought. One of the crucial elements influencing consumers’ propensity to make purchases (Cheung & Thadani, 2012). The adoption procedure, which illustrates the degree of the process of using the information provided by online users, serves as the foundation for the adoption of eWOM information (Daowd et al., 2021). When making purchasing decisions, the person who adopts the information will most likely use it to their benefit. Internet users are more likely to intend to buy since they use and adopt information more frequently (Erkan & Evans, 2018). Thus:

H3: Information adoption significantly and favorably influences buying intention

**Attitude**

A consumer’s attitude toward a product or brand is defined as their overall assessment, shaped by how they react to stimuli connected to the brand. Planned behavior theory states that consumers' intention to buy a specific product is greatly influenced by their sentiments regarding the product or brand. To comprehend the behavioral purpose, it is also essential to understand consumer attitudes (Lu et al., 2014). Prior research has demonstrated that consumers' favorable opinions of a product influence their behavioral intentions, including their propensity to purchase, pay a premium price, or suggest the product to others (Blanche, Casaló, Flavián, & Ibáñez-Sánchez, 2021) per the planned behavior theory (Ajzen, 1991), the customer’s intention indicates their readiness to do a specific behavior. It strongly forecasts their subsequent behavior (Casaló et al., 2017). As a result, earlier studies found a link between behavioral intention and actual behavior. Prior studies ((Gomes et al., 2022); (Rahmani et al., 2021); (Al-Mu’ani et al., 2023) that supported the link between brand attitudes and purchase intent all discovered that attitudes had a significant impact on intent to buy. Thus:

H12: Purchase intention is positively and significantly impacted by micro-influencers credibility, a relationship mediated by customer attitudes.

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Figure 1. Research Models

**Research Methode:** (Basic Method, Respondent, Sample Extraction, Instrument, Procedure, Data Analysis)

This study used a survey to examine how consumers’ attitudes toward the product and information adoption, through mediation, affect the purchase intentions of followers of reputable micro-influencers with 10,000–100,000 followers who align with the product. The food and beverage area is the most significant product category for MSMEs. Hence, we selected micro-influencers who support MSME food and beverage items. The population in this study is the followers of micro-influencers in the culinary field who are actively promoting MSMEs on their social media accounts. Three hundred fifteen followers took the sample.

According to the abovementioned criteria, internet questionnaires were used to gather data from influencers’ followers. There are two sections to the questionnaire. The respondents’ gender, age, education, occupation, and income are among the demographic questions in the first section. The second section contains questions with 22 measurement items related to buying intention, information adoption, micro-influencer congruency to the product, and micro-influencer credibility.

The Instagram accounts of the culinary micro-influencers that respondents followed and the influencer’s profile were requested. A five-point Likert scale, with 1 denoting “strongly disagree” and 5 denoting “strongly agree," was used to rate each item.

Five items adapted from (Atta et al., 2024b) were used to test micro-influencer credibility; four items adapted from (Blanche, Casaló, Flavián, & Ibáñez-Sánchez, 2021) were used to measure micro-influencer congruence to a product; and five items adapted from (Gallego et al., 2023)were used to measure information adoption. Five items, modified from (Gallego et al., 2023) (Zhao et al., 2024), were used to gauge attitudes regarding the product. Three modified items from (Zhao et al., 2024) were used to gauge purchase intention.

**Instrument/Procedure**

The instruments used include questionnaires on micro-influencer followers. Furthermore, interviews were conducted with 10 MSMEs (which include several cities around Jakarta, namely Bandung, Bogor, Jakarta, Tangerang, and Bekasi) who were promoted to get data on increased sales after being encouraged by micro-influencers.

**Results and Conclusions:** Must answer the objectives

1. **The demographic profile of those surveyed**

Table 1. *Features of the Respondents (N=315)*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Category | Frequency | % |
| Gender | Man | 89 | 28,2 |
| woman | 226 | 71,8 |
| Age |  |  |  |
| <22 | 66 | 20,9 |
| 23-35 | 193 | 61,3 |
| 36-45 | 38 | 12,1 |
| >45 | 18 | 5,7 |
| Education |  |  |  |
| <SMA | 25 | 7,9 |
| SMA/D3 | 99 | 31,4 |
| S1 | 176 | 55,9 |
| S2/S3 | 15 | 4,8 |
| Work |  |  |  |
| Student/Mhs | 84 | 26,7 |
| Private PEG | 137 | 43,5 |
| PNS | 52 | 16,5 |
| Self-employed | 32 | 10,2 |
| other | 10 | 3,1 |
| Income |  |  |  |
| <4 million | 122 | 38,7 |
| 4jt-14,9 | 176 | 55,9 |
| 15-25 | 15 | 4,8 |
| >25 jt | 2 | 0,6 |

**B. A portion of Partial Least Squares**

A SmartPLS 4 partial least squares (PLS) was used to validate the measurements and test the hypothesis. Because PLS is advised for the more exploratory focus of research objectives, it is suitable for our investigation (Hair et al., 2019). Influencer marketing is a relatively new field examined in this study (Britt et al., 2020). Specifically, we look into customer intention to buy using a new class of influencers called micro-influencers.

**Model of Measurement**

According to the guidelines by (Hair et al., 2019), we evaluated the validity and reliability. Except for two items related to influencer congruity, two items related to information adoption, and one item related to attitude toward the product, all item outer loadings were more than 0.7. These things were eliminated from the research model. Good internal consistency and the scales’ reliability are shown by the rho\_A, composite reliability (CR), and Cronbach’s alpha exceeding the minimal value of 0.7. We further investigated convergent validity using the average variance extracted (AVE) criterion (Hair et al., 2019). All of the constructs’ AVEs exceeded the minimal 0.5 cutoff value, indicating adequate convergent validity.

Table 2. *Model of measurement*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable | Item | Loading | Cronbach's alpha | CR | rho\_a | (AVE) |
| CR (Credibility) | **CR1** | 0.701 | 0.771 | 0.853 | 0.772 | 0.593 |
| **CR2** | 0.707 |
| **CR3** | 0.716 |
| **CR4** | 0.774 |
| **CR5** | 0.783 |
| CQ (Congruency) | **CQ2** | 0.790 | 0.730 | 0.847 | 0.732 | 0.649 |
| **CQ3** | 0.805 |
| **CQ4** | 0.822 |
| IA (Information Adoption) | **IA1** | 0.841 | 0.789 | 0.856 | 0.791 | 0.543 |
| **IA3** | 0.831 |
| **IA5** | 0.707 |
| AT (Attitude | **AT1** | 0.744 | 0.710 | 0.837 | 0.729 | 0.633 |
| **AT3** | 0.769 |
| **AT4** | 0.790 |
| **AT5** | 0.776 |
| PI (Purchase Intention) | **PI1** | 0.833 | 0.738 | 0.851 | 0.743 | 0.656 |
| **PI2** | 0.772 |
| **PI3** | 0.823 |

(1) The heterotrait-monotrait ratio of correlation (HTMT) was substantially less than 1, indicating discriminant validity. Our data indicated that (1) all of the items loaded higher on their construct than those on other constructs, and (2) the square root of the AVE by each construct was higher than the inner construct correlations. There was discriminant validity in these results.

**Model Structural**

To determine multicollinearity, we first looked at each set of predictor components independently for each research model subpart. All endogenous constructs’ VIFs in our research model were less than the 5-point criterion (Hair et al., 2019). This suggested that our model did not have a multicollinearity issue.

Using a PLS technique, 10,000 samples were generated via bootstrapping to evaluate the route coefficients’ relevance. The buying intention R square for the entire model was 0.510. R squares for information adoption and attitude toward the product were 0.463 and 0.486, respectively. The third variable has a moderate impact.

The Q square value measures the model’s prediction accuracy. The model’s moderate predictive relevance, which is nearly high, can be explained by its Q square purchase intention value of 0.427, information adoption of 0.450, and attitude to the product of 0.486 (Hair et al., 2019). Furthermore, the SRMR estimated model value of 0.071 for this research model indicates that it is reasonably fit since it falls below the threshold value of <0.08.

Table 3. *R Square and Q Square*

|  |  |  |
| --- | --- | --- |
|  | R Square | Q Square |
| Attitude to product | 0.486 | 0.475 |
| Information Adoption | 0.463 | 0.450 |
| Purchase intention | 0.510 | 0.427 |
|  |  |  |

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Table 4. *Hypothesis Testing (Direct influence)*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Path coefficient | | P-value | | 95% Interval confidence path coefficient | | F square |
| Lower limit | Upper limit |
| H1. CR --> IA | | 0,517 | | 0,000 | 0,335 | 0,661 | 0,286 |
| H2. CQ --> IA | | 0,219 | | 0,007 | 0,078 | 0,389 | 0,051 |
| H3. IA --> PI | | 0,275 | | 0,013 | 0,068 | 0,479 | 0,077 |
| H4. CR --> PI | | 0,333 | | 0,001 | 0,150 | 0,524 | 0,093 |
| H5. CQ --> PI | | 0,054 | | 0,395 | -0,069 | 0,179 | 0.003 |
| H8. CR --> AT | | 0,451 | | 0,000 | 0,290 | 0,580 | 0,228 |
| H9. CQ--> AT | | 0,313 | | 0,000 | 0,207 | 0,447 | 0,051 |
| H10. AT --> PI | | 0,160 | | 0,0017 | 0,039 | 0,306 | 0,025 |

As illustrated in Table 4, the results, which corroborate hypothesis 1(H1) with β (0,517) and a p-value of 0.000 (<0,05), indicate that micro-influencer credibility has an impact on information adoption. H2 congruency influences information adoption, H4 credibility influences buy intention, H8 credibility influences attitude toward the product, H9 congruency influences attitude, and H10 attitude influences purchase intention, according to other hypotheses. Hypothesis 5 (H5) was not supported since congruency did not affect purchasing intention β(0,054) and p-value 0,395.

Table 5: *Testing the Hypothesis of Mediation Influence*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Path coefficient | P-value | 95% Interval confidence path coefficient | | Upsilon  v |
| Lower limit | Upper limit |
| H6. CR --> IA --> PI | 0,142 | 0,020 | 0,036 | 0,232 | 0,0202 |
| H7. CQ --> IA --> PI | 0,060 | 0,102 | 0,010 | 0,145 | 0,0036 |
| H8. CR --> AT --> PI | 0,072 | 0,026 | 0,018 | 0,144 | 0,0052 |
| H9. CQ --> AT --> PI | 0,050 | 0,047 | 0,011 | 0,110 | 0,0025 |

We also carried out a mediation test to investigate the indirect impacts of micro-influencer credibility and congruency on purchase intention through information adoption and attitude toward a product. The findings are displayed in Table 8, where every indirect effect is significant at the p < 0.05 level, except that the congruency between information adoption and purchase intention was not significantly mediated (β = 0.060; p > 0.05).

**Contribution:**

**DISCUSSION AND IMPLICATIONS**

This study explores how influencer credibility and influencer-product congruence impact consumer information adoption and purchase intention. Furthermore, the impact of influencer credibility and product congruence on customer attitudes and purchase intentions is also examined in this study. This study further investigates the relationship between influencer credibility and congruence with purchase intent and the mediating effect of information adoption and attitudes. To help MSMEs pick influencers who can help market their products through the development of content on their social media accounts on Instagram, which has a beneficial impact on customer attitudes towards purchase intent, this research aims to understand this relationship better.

The study’s conclusions show that customer attitude, purchase intention, and information adoption are all significantly impacted by credibility. The results demonstrate that brand attitudes are highly influenced by credibility. Our findings align with those of (Hmoud et al., 2022) (Nafees et al., 2021). These results demonstrate that customers are more likely to create a favorable opinion of a brand that an influencer supports when they view the influencer as a credible source of information and receive helpful content from them.

Congruence between influencers and products significantly affects attitudes and information adoption, but it does not directly affect purchase intention. These conclusions diverge from the study’s findings by (Chetioui et al., 2020) and (Boerman et al., 2022)

Information adoption significantly impacts purchase intention, which also serves as a mediator between purchase intent and the influencer’s credibility. However, it is unable to mediate influencer-product congruence on purchase intent successfully. This result is consistent with studies (Cheung & Thadani, 2012) (Erkan & Evans, 2018). Perhaps as a result of varied industries, congruency has no direct or indirect effect on purchase intention. This study selected the food and beverage business as its research Object, whereas other studies employed different industries like the fashion industry (Chetioui et al., 2020)

Consumer attitudes significantly influence purchase intention (Britt et al., 2020). The attitude of effectively fully mediating congruence against purchase intention (Boerman et al., 2022) and mediating influencers’ credibility toward purchase intention (Kay et al., 2020). This study’s direction is consistent with (Gomes et al., 2022) (Rahmani et al., 2021) (Al-Mu’ani et al., 2023)

**Implications**

The study’s findings suggest that consumers’ acceptance of information, attitudes toward advertised goods, and readiness to purchase those goods are all significantly influenced by the credibility of influencers. Our research demonstrates that consumers accept the content and advice offered by influencers who are viewed as credible by their audience. These outcomes are consistent with the findings (Zhao et al., 2024),

Additionally, this study discovered that influencer congruence toward products does not directly affect consumers' intention to buy and cannot persuade them to accept the information that influencers deliver. However, influencer alignment with the product is crucial in molding the consumer’s mindset, which, in turn, prompts the influencer to consider the purchase intention. These results are consistent with studies (Belanche, Casaló, Flavián, & Ibáñez-Sánchez, 2021) (Kim & Kim, 2021),

In this study, customer attitudes significantly impact the influencer qualities of congruence and trustworthiness in purchase intentions. These results are consistent with the deductions made by (Su et al., 2023) (Trivedi & Sama, 2020)(Patzer, 1983)

**Conclusion**

This study recommends that Marketers, particularly MSMEs, use the research’s findings as a reference when selecting micro-influencers with 10,000–100,000 followers. MSMEs need to consider how well-suited the promoted product is for them. Choosing reliable micro-influencers is essential; these individuals should be dependable, knowledgeable in their industry, and visually or socially appealing (Hong et al., 2012) (Patzer, 1983) (Ohanian, 1990a)

**Acknowledgment**

Thank you to the Ministry of Education and Research for providing research funds for the Fundamental Research Grant Scheme

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