Hooked on Trust: Mapping the Pathways from Influencer Credibility to Consumer Repeat Purchase Intention

Investigating the Mediating and Moderating Variables shaping Repeat Purchase Intention in the Digital Age

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Abstract

Influencer marketing has changed the way consumers interact with brands, creating a digital culture in which purchasing decisions are increasingly influenced by perceived trust, relatability and the aspirational lifestyles presented by influencers. While previous research has shown that influencer credibility can influence consumer attitudes, its impact on repeated purchase intention remains underexplored.

To address this gap, this thesis explores the following central research question:

How does influencer credibility influence online repeat purchase intention? What are the underlying mechanisms and boundary conditions that affect this relationship?

Drawing on the Source Credibility Model, Self-Determination Theory, Dual-Process Theory and the Hedonic Treadmill, a conceptual model that integrates both emotional and cognitive dimensions is proposed; this includes two mediators (fear of missing out (FOMO) and persuasion knowledge), as well as three moderators (media literacy, dispositional skepticism, and centrality of materialism).

A quantitative survey was conducted obtaining 185 valid participants, data were collected through validated multi-item Likert scale instruments and analyzed using regression, mediation and moderation analyses via SPSS and PROCESS.

The results show that influencer credibility is significantly and positively associated with the intention to make repeat purchases online, confirming its role as a powerful predictor of ongoing consumer behavior. While FOMO was related to both credibility and purchase behaviour, it did not significantly mediate the relationship; persuasion knowledge was not a significant mediator, suggesting that critical awareness of persuasive intent may not be enough to counteract emotionally driven consumer patterns. Furthermore, none of the hypothesized moderators significantly altered the main relationship, suggesting that credibility may override individual resistance in digital commerce environments.

This study makes theoretical contributions by extending the literature on influencer marketing with a dual-pathway model of repeated purchasing. It has also societal implications, emphasizing the need to better understand how emotional mechanisms and influencer dynamics sustain overconsumption. These findings could inform the development of ethical marketing strategies and policies aimed at encouraging more thoughtful and responsible consumer behavior in the age of social media influence.

KEYWORDS: Influencer Credibility, Repeat Purchase Intention, FOMO, Persuasion Knowledge, Social Media Marketing.

Ancora una volta… ai miei nonni.
Adriano, Lucia, Gino & Luisa

Preface

This thesis marks the culmination of my master's journey (realistically, my student journey as a whole) and has allowed me to deeply explore a topic that I am deeply interested in and that I deem of growing impact in our society: the evolving role of influencer credibility in shaping online consumer behavior. I challenged myself with the complexities of statistical analysis and navigating complex societal and psychological constructs, leading to a both a formative and demanding journey that has greatly expanded my academic perspective.

I would like to express my heartfelt gratitude to my thesis supervisor, Dr. Athanasios Polyportis, for his constant presence, thoughtful feedback, and unwavering support. I am especially thankful for his understanding of my personal need for reassurance throughout the process: his encouragement and calm guidance helped me stay grounded even in moments of doubt. His ability to combine academic rigor with empathy allowed me to grow both intellectually and personally, and for that I am deeply grateful.

Il ringraziamento più grande va alla mia famiglia.

Voi avete sempre capito questa mia necessità di vivere all'estero, che mi accompagna fin da quando ero piccola. Non è una cosa scontata, e sapere che comprendete profondamente questa mia scelta, e che mi supportate in tutto, è qualcosa che mi fa sentire capita, accolta, e libera.

So che sapete quanto mi mancate. E anche se vivere lontano è per me la realizzazione di un sogno e di un bisogno profondo, ci sono momenti in cui fa male. In cui sento la vostra mancanza, e vorrei potervi avere vicino. Proprio per questo vi ringrazio ancora di più: perché riuscite ad accettare entrambe le cose. Capite che stare qui è una mia scelta, una cosa che voglio, ma capite anche che a volte è difficile. E il fatto che ci siate sempre, con il vostro amore e il vostro sostegno, è tutto ciò di cui ho bisogno.

Grazie di cuore per esserci sempre. Anche da lontano, vi sento vicini. E questo fa tutta la differenza.

Table of Contents

1. Introduction

Consumer behavior in the digital age is increasingly influenced by social media. A clear example of this is the Stanley Quencher tumbler, which saw an incredible rise in sales due to influencer-driven promotion. Shoppers sold out every online release and even camp overnight at physical location to buy this cup, retailing at $49.95. The Stanley Tumbler, at first glance, a win for the planet: it is durable, reusable, and marketed as a sustainable alternative to disposable plastic bottles. However, the trend surrounding it has sparked less-than-sustainable consumer behaviors, leading to overconsumption and people posting proudly online about owning dozens of them. In 2023, Stanley's annual sales grew from $75 million to $750 million (Collins, 2024). This case underscores the power of influencers in shaping consumer decisions, as they often have influential power which can shape consumers' attitudes and behaviors (Vrontis et al., 2021, p. 1). The ability of influencers to drive sales is not merely a function of their endorsement but is closely tied to psychological mechanisms which often rely on establishing parasocial relationships that make the influencer's lifestyle and consumption patterns aspirational and trustworthy in the eyes of the consumer. As such, influencers have become more than mere promoters: they are lifestyle role models, whose behaviors are internalized and, consequently, imitated by their followers.

Existing literature has proven that influencers can easily capitalize on phenomena like the hedonic treadmill of consumption suggesting that individuals continuously seek short-term gratification through new purchases (Håkansson, 2014, p. 693). This phenomenon describes how consumers quickly adapt to the pleasure gained from new acquisitions, leading them to pursue subsequent purchases to maintain a constant fleeting sense of satisfaction. In the context of influencer marketing, this cycle is even more present because of the constant exposure to influencers' idealized lifestyles and new product recommendations which keep consumers in a loop of desire and consumption. As Wang et al. (2020) demonstrate, digital influencers have high levels of social power as the they not only affect consumers' behaviors through informational influence, but also by cultivating something crucial for promotion: social satisfaction (p. 1078). This reinforces ongoing engagement and foster habitual consumption, making it not only vital for promotion (Wang et al., 2020, p. 1078), but also a key element in the hedonic trap. Indeed, like with many other vices, consumers trapped in the hedonic treadmill of purchases feel as if the emotional void that diminished gratification created, could only be filled with the next purchase, reinforcing a consumption pattern that aligns perfectly with the fast-paced and visually driven nature of social media.

The hedonic treadmill also helps explain why many consumers are not satisfied with owning one product and they feel compelled to collect more variations, constantly seeking novelty even in functionally identical items, like it happened with the Stanley Tumbler. On social media platforms, this behavior is fueled by algorithmic repetition, that reinforces the association between the consumer's identity and material acquisition, with influencers occupying a central place in this loop. As a matter of fact, influencers tend to have a strong effect on viewers' hedonic motivation, which influences them to purchase products or services that not only meet functional needs but also provide emotionally satisfying experiences (Solaiman & Pangaribuan, 2024, p. 907).

However, there might be other mechanisms that can explain the effect of influencer credibility on consumers' purchase behavior, and they remain heavily underexplored. Indeed, while credibility has been widely acknowledged as a key success factor for influencer marketing, it remains unclear how exactly it interacts with deeper emotional and cognitive processes. Further exploring this is fundamental, as influencer credibility is conceptually a singular construct, but it comprises multiple dimensions, namely perceived trustworthiness, expertise, and attractiveness (Ohanian, 1990, p. 39). Each of these components can independently influence how a message is received, but their combined effect, especially on long-term behavior like repeat purchasing, requires more investigation. More recently, Coutinho et al. (2023) reaffirmed the relevance of these three dimensions in today's influencer marketing landscape, showing that they still significantly shape consumer perceptions and purchase intentions in social media contexts (p. 221).

Influencer marketing has created a culture of aspirational consumption, making this study particularly relevant. In fact, in the current era of overconsumption, social media platforms have become primary channels for marketing and consumer engagement, so, understanding the mechanisms through which influencer credibility drives repeat purchase behavior is critical for both marketers and consumers. The normalization of overconsumption is not merely a by-product of digital marketing; it is often an intentional consequence as content creators are incentivized to maintain consistent engagement and relevance, which leads to frequent product placements and lifestyle updates that revolve around consumption. In this environment, high-credibility influencers can create a sense of trust that reduces consumers' critical scrutiny, which can be particularly problematic when applied to audiences with low media literacy or high emotional responsiveness.

Therefore, this study seeks to explore the mechanisms that underlie repeat purchase intentions in an online setting. Specifically, it aims to answer the following research question:

How does influencer credibility influence online purchase intention? And what are the other underlying mechanisms and boundary conditions that affect this relationship?

From an academic perspective, this thesis contributes to the growing body of literature on influencer marketing and consumer behavior addressing some previously mentioned gaps. As a matter of fact, incorporating *fear of missing out (FOMO)* (Zhang et al., 2020, p. 1619; Kim et al., 2020, p. 1) and *persuasion knowledge* (Friestad & Wright, 1994, p. 1; Kirmani & Campbell, 2009, p. 287) as mediators, this study expands on how emotional and cognitive processes influence purchasing behavior. FOMO, in particular, has emerged as a dominant emotional driver in online environments where curated lifestyles create the impression that others are constantly experiencing something better or more exciting. Additionally, by analyzing the moderating roles of media literacy (Cho et al., 2022, p. 942), dispositional skepticism (Obermiller & Spangenberg, 1998, p. 160) and materialism centrality (Richins & Dawson, 1992, p. 304), this research explores how individual differences impact the effectiveness of influencer persuasion. This study, therefore, fills a crucial gap in the literature by providing a more holistic framework that considers both internal psychological drivers and external influencer credibility factors, offering a more nuanced understanding of online consumer decision-making. It contributes to the growing conversation around digital-era consumption by connecting classic psychological theories, such as the Source Credibility Model (Ohanian, 1990, p. 39), with contemporary marketing practices and behavioral outcomes, aligning with articles like Coutinho et al. (2023) which stated that Ohanian's work is still relevant and related to consumer purchase intention (p. 225). Furthermore, it offers an integrative view that combines emotional responses (FOMO), cognitive filters (persuasion knowledge), and individual traits (media literacy, skepticism and materialism) to explain why some consumers become repeat buyers while others resist influencer impact.

Moreover, from a societal perspective, identifying these influences can help consumers develop a more critical approach fostering awareness and responsible online purchasing habits, particularly in mitigating impulsive spending behavior. It can also shed light on the psychological dynamics that sustain compulsive buying patterns and digital dependency. These patterns are not only financially harmful to individuals but also contribute to broader societal issues such as increased waste, unsustainable production cycles, and mental health challenges associated with comparison culture and online validation. Understanding how influencer credibility fits into this system allows for more informed discussions on digital literacy. Consequently, the empirical insights from this research can inform policy discussions on digital advertising transparency, ethical influencer

marketing practices, and regulatory needs in this evolving digital marketplace. Indeed, by revealing the psychological processes that shape consumer trust, studies like this can help ensure that policy interventions are grounded in actual behavioral patterns, not just assumptions.

The remainder of this thesis is structured as follows: the next section outlines the theoretical framework and conceptual model, drawing on established literature to formulate the study's hypotheses. Following that, the third section describes the methodological approach, including research design, measurement instruments, and data analysis procedures. Following the logical structure, the following section presents the empirical results of the study. Finally, this thesis offers its conclusions and a critical discussion of the findings, highlighting theoretical and societal implications, as well as limitations and avenues for future research.

2. Theoretical framework

This section outlines the theoretical basis of the present study. It introduces the core and established constructs, mechanisms and theories that inform the proposed conceptual model. Specifically, it explores how influencer credibility influences online repeat purchase intention, taking into account mediators and moderators. These concepts are brought together to formulate testable hypotheses based on the presented existing theories.

In the context of digital commerce, repeat purchase intention has become a vital indicator of sustained consumer engagement. While past research has established that social media influencers play a significant role in shaping consumer decisions (Vilkaite-Vaitone, 2024, p. 2; Vrontis et al., 2021, p. 2), relatively little is known about how perceptions of influencer credibility drive repeated purchasing behavior over time. This study addresses this knowledge gap by examining influencer credibility as a predictor of online repeat purchase intention, a behavior widely recognized as an indicator of brand long-term engagement in e-commerce (Abdul-Muhmin, 2010, p. 6).

Furthermore, this study contributes to this emerging field by proposing a model that also accounts for both emotional and cognitive mechanisms that shape this relationship. As a matter of fact, two mediators are incorporated: FOMO and persuasion knowledge, which respectively represent emotional and cognitive pathways through which influencer credibility might shape consumer behavior. FOMO is an emotion rooted in perceived social exclusion and urgency (Zhang et al., 2020, p. 1621; Kim et al., 2020, p. 3), while persuasion knowledge is a cognitive framework enabling consumers to recognize and evaluate persuasive attempts (Friestad & Wright, 1994, p. 3; Kirmani & Campbell, 2009, p. 288).

Furthermore, the model explores how individual differences moderate this relationship by including three moderators: media literacy (Cho et al., 2022, p. 942), dispositional skepticism (Obermiller & Spangenberg, 1998, p. 160) and the centrality of materialism (Richins & Dawson, 1992, p. 304). These factors were selected for their theoretical relevance in influencing how consumers process, evaluate, or resist persuasive messages. Collectively, these elements create a complex structure which enables a more nuanced understanding of why some consumers are more susceptible to influencer marketing than others, especially in relation to repeated behavior over time.

This framework is also situated within the broader cultural and psychological context of the hedonic treadmill, a theory which suggests that individuals are continuously driven to seek new sources of short-term gratification through consumption (Håkansson, 2014, p. 693). Though not formally included in the causal model, the hedonic treadmill is crucial for understanding the cultural context of influencer marketing as it situates behavioral patterns

within broader societal dynamics that favor ongoing consumption as a source of emotional and social validation. Building upon the societal dynamics discussed in the introduction, the following section elaborates on how the hedonic treadmill conceptually frames repeated purchasing behaviors in influencer marketing. From an academic perspective, this thesis addresses a gap in the literature by combining established theoretical concepts, such as the Source Credibility Model (Ohanian, 1990, p. 39), Self-Determination Theory (Ryan & Deci, 2000, p. 416), and Dual-Process Theory (Kahneman, 2003, p. 698; Yuan et al., 2020, p. 102) with newer, highly relevant constructs in digital environments as both mediators and moderators.

From a societal standpoint, as influencers become key actors in shaping trends and values, it is critical to examine and understand how their perceived trustworthiness can lead to habitual buying behaviors and under what conditions this influence may be resisted or intensified.

In the following sections, each variable and theoretical underpinning of the model will be presented in detail, culminating in the hypotheses that guide the empirical investigation of this study.

2.1. Influencer Credibility and Online Repeat Purchase Intention

Influencer marketing is the dominant strategy in digital marketing, particularly considering the rise of social media platforms like TikTok, Instagram, and YouTube. A vigorous body of research has proven that influencers have a strong impact on consumers' purchase behaviors (Vilkaite-Vaitone, 2024, p. 2). Nonetheless, there are a series of variables, such as influencer credibility (Vrontis et al., 2021, p. 2), that influence this relationship and might determine different consumer outcomes. Consequently, this thesis studies influencer credibility and its relationship with the specific outcome of online repeat purchase intention.

The concept of influencer credibility is rooted in Ohanian's (1990) Source Credibility Model, which identifies trustworthiness, attractiveness, and expertise as the primary and best characteristics for a spokesperson (p. 39). Ohanian (1990) defines expertise as the ability of the speaker of making valid statements, trustworthiness as the confidence one can have in the communicator's intent to make the most valid statements and, attractiveness as the familiarity, likability, similarity of the speaker to the respondent (p. 41). This model has been traditionally applied to celebrity endorsements, but new research has established its relevance also in the social media context (Vrontis et al., 2021, p. 8). For influencers, credibility is their most valuable asset, as followers perceive them as a relatable

and approachable figure (Vilkaite-Vaitone, 2024, p. 4), which makes them very different from more traditional celebrities.

Additionally, Liu (2022) underscores the predictive power of influencer credibility on consumer purchase intentions (p. 2), highlighting how high levels of credibility can enhance trust, which is directly correlated to the willingness to make purchases (p. 3), and can mediate the relationship between influencers and their followers. This can help explain why followers habitually go back to the same influencers to get recommendations as trust affects commitment, purchase intention, and loyalty (Alcántara-Pilar et al., 2024, p. 4). In this context, Alcántara-Pilar et al. (2024) apply the Commitment-Trust Theory (CTT) to assert that trust and commitment are foundational to long-term relationships, including those between consumers and influencers (p. 4). Originating in 1994 from Morgan and Hunt, CTT posits that two critical elements must be present for a successful and long-lasting relationship: trust, which is defined as confidence in the other's credibility, benevolence, and integrity; and the second one, commitment, which is the psychological attachment and intention to maintain the relationship. In influencer marketing, trust is cultivated when followers perceive the influencer to be honest, knowledgeable, and consistent in their values. Due to their interdependence, once established, trust fosters commitment, motivating consumers to continuously engage with and rely on influencer recommendations. Indeed, these two components reinforce each other and explain why trusted and credible influencers generate not only first-time, but also commitment to repeat purchasing behavior (Alcántara-Pilar et al., 2024, p. 4).

Furthermore, as previously mentioned, this thesis is also based on the Dual-Process Theory, which can be originally credited to the work by Deutsch and Gerard (1955), who explained how social influence shapes individual decision-making processes (p. 632). Later, this was expanded by Kahneman (2003) who introduced the idea that humans process information via two distinct pathways: System 1 that relies on intuition and emotions and operates quickly and automatic, and System 2, which is more deliberate and analytical, requiring more reflective thinking (Kahneman, 2003, p. 698; Yuan et al., 2020, p. 102). This thesis applies this theory to influencers who are often able to touch consumers' affective system through emotionally engaging content, while also engaging with the cognitive system by demonstrating expertise in their niche. Namely, influencers often activate System 1 by presenting emotionally resonant and visually appealing content that triggers affective reactions, such as desire or admiration; simultaneously, they may activate System 2 by offering rational information or demonstrating expertise. Consequently, this creates an affective-cognitive balance based on trust which encourages repeated engagement with

influencers' content and recommendations. Yuan et al. (2020) demonstrate that this plays a crucial role in shaping repeat purchase intentions, as the combination of emotional engagement and rational evaluation leads to stronger parasocial bonds and consumer loyalty (p. 105). This aligns with the findings of Hussaina et al. (2020, p. 474), who emphasize that trust, derived from credible endorsements, enhances advertising and brand credibility, ultimately fostering consumer loyalty. Therefore, one of the psychological reasons behind the effect of influencer credibility on consumers' behavior, is that consumers who are emotionally involved with endorsers, are more likely to have positive attitudes towards them, which can create loyalty and drive repeat purchase behavior (Yuan et al., 2020, p. 105).

Related to this, online repeat purchase intention refers to the likelihood that a consumer who has previously purchased something online, will do so again (Abdul-Muhmin, 2010, p.7), and it is critical in today's market as it can be an indicator of customer loyalty (p. 6) which is fundamental for long-term profitability for e-commerce businesses. This thesis examines whether influencer credibility contributes to sustaining such repeated behaviors, by fostering trust and emotional connection with followers over time. In line with the theoretical framework presented so far, when consumers perceive an influencer as trustworthy and relatable, they are more likely to return to their recommendations, forming patterns of habitual consumption.

This behavioral pattern in our digital and capitalistic world, can be better understood against the broader psychological backdrop of the hedonic treadmill which describes the tendency of individuals to continuously seek new sources of satisfaction for short-term vices (Håkansson, 2014, p. 693). As a matter of fact, although not formally part of this thesis' conceptual model, the hedonic treadmill provides a helpful perceptual and contextual lens through which to view the cultural environment that sustains influencer marketing. Influencers, by consistently showcasing new products and aspirational lifestyles, may fuel consumers' desire for repeated purchasing and, especially credible influencers, can capitalize and perpetuate this cycle by appearing trustworthy and relatable, encouraging consumers to make repeated purchases in pursuit of similar experiences to what they share. In this way, repeat purchase intention becomes embedded not only in the trustworthiness of the influencer, but also in broader societal habits of consumption. This aligns with the hedonic treadmill's background (Håkansson, 2014, p. 693), as trust in influencers sustains a loop in which consumers continuously turn to them for the next source of gratification, and consumption.

Ultimately, this thesis proposes that influencer credibility affects repeated consumers' purchase behavior by establishing trust and loyalty-based relationships with followers. This paragraph aims at using established theories to prove that as influencer credibility grows, so do trust and loyalty, and that these relationships encourage consumers to rely on influencers' recommendations for which lead to repeat purchasing behavior. Given the theoretical insights discussed, this thesis proposes the following hypothesis:

H1: *Influencer credibility is positively associated with online repeat purchase intention.*

The proposed relationship suggests that as influencer credibility increases, so does the likelihood that consumers will make repeat purchases based on the influencer's recommendations, thus demonstrating the practical relevance of influencer credibility in digital marketing strategies.

2.2. Emotional mediator: FOMO

FOMO has emerged as a powerful emotional driver of consumer behavior, especially in our digital era. Zhang et al. (2020) define FOMO as an emotional response triggered when individuals perceive themselves as missing out on experiences related to either their private or public self (p. 1622). Dhir et al. (2018) similarly describe it as an emotional concern about being disconnected or excluded from enjoyable experiences that others (such as peers, friends, or family) might be having (p. 143), emphasizing the role of social comparison in generating FOMO. This is particularly relevant in influencer marketing, where curated social media persona and content show idealized lifestyles that followers aspire to achieve and, when consumers feel excluded from these experiences, they experience FOMO, which is a strong motivator for purchasing behavior (Zhang et al., 2020, p. 1621).

Nonetheless, to better understand FOMO's role in consumption, and more specifically its possible effects on repeated online purchases, this thesis applies the Self-Determination Theory, developed by Ryan and Deci (2000, p. 416), which explains how human motivation is shaped by intrinsic and extrinsic factors. More concretely, intrinsic motivation refers to behaviors driven by internal satisfaction, such as doing something for enjoyment or personal growth; whereas extrinsic motivation stems from external pressures or rewards, like gaining approval or avoiding social exclusion. Within this framework, FOMO is positioned as an extrinsic motivator, driven by the desire to avoid missing out on socially valued experiences. Furthermore, Kim et al. (2020) explored FOMO as an extrinsic motivator in the consumption of sports events, illustrating that individuals engage in consumption not only for personal enjoyment but also to avoid missing out on socially valued experiences (p. 2). This research expands Kim's et al. (2020) findings to influencer

marketing, proposing that influencers function as lifestyle models who shape consumer aspirations that, when unfulfilled, might lead to FOMO.

In the social media age, influencers play a crucial role in evoking FOMO: unlike traditional celebrities, they interact directly with their followers, fostering intimacy and relatability; however, when followers feel unable to access the products promoted by influencers, their sense of FOMO intensifies. Accordingly, Dinh and Lee (2021) argue that influencers serve as role models, shaping their followers' purchasing decisions (p. 346). As a matter of fact, followers often compare their own lives to the idealized ones that influencers project, creating a psychological gap between themselves and the influencer's lifestyle. This perceived gap generates FOMO, and individuals feel compelled to bridge it by consuming the same products they see their favorite influencers having. FOMO, therefore, serves as a compelling consumer motivation, pushing individuals toward purchasing behavior to maintain social relevance and emotional fulfillment (Dinh & Lee, 2021, p. 347). Further reinforcing this mechanism, Dhir et al. (2018) explain that individuals with high levels of FOMO tend to display increased engagement with social media and are more likely to engage in compulsive usage patterns (p. 144). This compulsive engagement can lead to increased exposure to influencer content, creating a sense of emotional urgency and making one more susceptible to purchasing behavior, especially when product promotions seem time-sensitive or socially exclusive.

FOMO is a type of anxiety that has an element of compulsive obsession with missed opportunities (Kim et al., 2020, p. 3), which is why it can be correlated with impulse buying (Dinh & Lee, 2021, p. 351). Therefore, this thesis supports the idea that influencer-endorsed experiences create a sense of urgency that can be triggering and, consumers who experience FOMO may feel a psychological need to repeatedly buy these recommended products to sustain their sense of inclusion.

This thesis advances and studies three hypotheses related to influencers' credibility, FOMO and online repeat purchase intention. The first one is:

H2: *Influencer credibility is positively associated with FOMO.*

This hypothesis is grounded in the idea that influencers who are perceived as credible enhance the perceived value of the experiences and products they endorse. As a result, followers experience greater FOMO when they cannot participate in the influencer's promoted experiences. According to prior research, FOMO stems from a perceived lack of competence and social belonging, particularly when individuals feel excluded from common experiences (Kim et al., 2020). In this context, influencer credibility amplifies the desirability of the content, making consumers more prone to anxiety about exclusion.

FOMO, then, can be understood as an extrinsic motivational force that drives individuals to avoid such feelings of inadequacy or social disconnection by acting on influencer recommendations. Additionally, this may intensify their urgency to engage in consumption to alleviate feelings of exclusion, leading to the next hypothesis:

H3: *FOMO is positively associated with online repeat purchase intention.*

FOMO is a well-documented driver of consumer behavior, particularly in digital commerce. This effect is amplified in fast-moving digital ecosystems, where shopping is simple and consumers who experience FOMO may continue purchasing products promoted by the same influencers to sustain their inclusion in ongoing trends. Highly credible influencers, by establishing trust and perceived authority, may intensify consumers' FOMO by making their endorsements appear as socially urgent and desirable. As mentioned, Kim et al. (2020, p. 2) describe FOMO as arising from perceived social exclusion, noting stronger FOMO is associated with greater attentiveness to socially motivated consumption (p. 13), which may help explain not only initial engagement but also repeated purchasing behavior. Given these insights, this thesis hypothesizes that FOMO has a mediating role in the relationship between influencer credibility and repeat online purchase intention:

H4: *The effect of influencer credibility on online repeat purchase intention is mediated by FOMO.*

Consequently, FOMO is proposed as a crucial emotional mediator that explains why influencer credibility is such a powerful driver of repeat purchases. Therefore, the effect of influencer credibility on purchase intention is significantly amplified when FOMO is present. If confirmed statistically, this would mean that consumers who experience FOMO are more likely to return to the same influencers for recommendations, reinforcing a cycle of repeated purchasing behavior. Although this thesis also considers centrality of materialism as a moderator influencing similar behaviors, it is important to note that, in the context of this thesis, FOMO is more situational and emotionally reactive; indeed, it is driven by the urgency to participate in fleeting social experiences, whereas centrality of materialism is a more stable and identity-based trait.

2.3. Cognitive mediator: Persuasion Knowledge

To complement the emotional pathway explored through FOMO, this thesis introduces persuasion knowledge as a cognitive mediator in the relationship between influencer credibility and online repeat purchase intention. According to Friestad and Wright (1994), persuasion knowledge refers to the cognitive system that enables consumers to recognize, analyze, interpret, evaluate, and remember persuasion attempts, while also guiding the selection and execution of coping tactics believed to be effective and appropriate

(p. 3). So, when consumers realize that a message is constructed to influence them, they can activate coping strategies that reduce the persuasive power of that message. Moreover, they are able to store information about how they previously interpreted and dealt with persuasion in similar situations; so, this ability evolves through repeated interactions with marketing content over time (Friestad & Wright, 1994, p. 14).

In the context of influencer marketing, persuasion knowledge plays a particularly relevant role as influencer content often blurs the boundaries between personal recommendation and sponsored advertising. While this embedded form of persuasion can appear authentic, consumers who possess higher levels of persuasion knowledge are more likely to recognize its commercial intent and evaluate it more critically. According to Kirmani and Campbell (2009), consumers' persuasion knowledge (i.e., how persuasion occurs) interacts with their content knowledge (i.e., the issue or content) and agent knowledge (i.e., of the other party) to shape persuasion interactions and influence coping responses to persuasion attempts (p. 288). This suggests that consumers do not evaluate persuasive content in isolation but rather synthesize what they know about the topic, the communicator, and the persuasive strategy to determine how to respond. As a result, when an influencer is perceived as highly credible, high levels of persuasion knowledge will guide the audience to reconsider their initial trust in the recommendation. This thesis supports the view that individuals who perceive influencers as highly credible are not less critical, but actually engage in deeper cognitive evaluation, meaning that high credibility is associated with heightened persuasion knowledge.

In line with this, Petty and Cacioppo (1986) explain that source features, such as attractiveness, can under certain conditions act as persuasive arguments in themselves (p. 186), especially when individuals are engaged in thoughtful (and therefore, central route) processing. Applied to this thesis, source expertise which, just as attractiveness, is a core dimension of influencer credibility, may similarly provide source information central to the merits of a product being endorsed (Petty & Cacioppo, 1986, p. 187). Consequently, this suggests that highly credible influencers may stimulate more cognitive elaboration, rather than suppressing it, thereby activating persuasion knowledge.

Importantly for this thesis, the role of persuasion knowledge as a mediator lies in its cognitive nature. As a matter of fact, unlike emotional responses such as FOMO, which arise from perceived exclusion or social comparison, persuasion knowledge is grounded in analytical thinking. It requires consumers to consciously evaluate the communicator's intent and the persuasive tactics being employed. In today's digital landscape, understanding persuasion knowledge has become increasingly important, as marketing tactics are often

seamlessly embedded into everyday content. The ability to identify and evaluate such persuasive intent is crucial in shaping how consumers process and respond to influencer messages. Indeed, Friestad and Wright (1994) explain that once individuals detect the persuasive intent, especially if tactics are perceived as inappropriate or manipulative, they may begin to reassess the marketer's competence; in fact, consumers use persuasion knowledge to assess both the effectiveness and appropriateness of tactics (p. 10). Accordingly, if a persuasive attempt is deemed emotionally manipulative this can create a violation in the consumers' expectations, which can lead to negative attitudes toward the brand (Friestad & Wright, 1994, p. 10).

Furthermore, Friestad and Wright (1994) note that as persuasion knowledge matures, individuals gain the ability to judge how insulting, fair, manipulative, or respectful a persuasion attempt seems (p. 17). In other words, one could say that consumers with higher persuasion knowledge are better equipped to assess not only what the message says, but how it is being delivered and whether the tactics used align with acceptable norms of persuasion. Therefore, in influencer marketing, where the goal is often to create long-term parasocial relationships and foster continuous engagement, this is particularly relevant as high persuasion knowledge can disrupt the emotional connection between follower and influencer.

Consequently, this thesis, posits that persuasion knowledge functions as a cognitive mediator, bridging the relationship between influencer credibility and consumer behavior by introducing a cognitive layer of critical awareness. Accordingly, this thesis introduces the following hypotheses:

H5: *Influencer credibility is positively associated with persuasion knowledge.*

In line with Petty and Cacioppo (1986, p. 186), this hypothesis reflects the idea that when influencers are perceived as highly credible, their characteristics and source information can stimulate deeper, central processing of the message content, leading consumers to become more analytically engaged and more likely to activate their persuasion knowledge. Rather than relying on peripheral cues, consumers may treat the influencer's credibility as a reason to engage more critically with the message; leading high influencer credibility to foster reflection on the communicator's intent, making consumers to realize the promotional nature of the content and apply their persuasion knowledge to interpret it.

H6: *Persuasion knowledge is negatively associated with online repeat purchase intention.*

When consumers do engage persuasion knowledge, they are more likely to identify persuasive tactics and question the motivations of the influencer; this critical perspective

interrupts automatic trust-based responses, making consumers less likely to repeatedly purchases based on influencer recommendations. This process is particularly relevant in the context of repeat purchases, as if the initial interaction is later perceived as overly persuasive or manipulative, consumers may become more resistant in future encounters. Thus, heightened persuasion knowledge can undermine habitual consumer responses.

H7: *The effect of influencer credibility on online repeat purchase intention is negatively mediated by persuasion knowledge.*

This hypothesis suggests that persuasion knowledge acts as a mediating mechanism, accounting for how influencer credibility leads to changes in repeat purchase intention. Although influencer credibility may initially foster trust and increase the likelihood of purchase, the activation of persuasion knowledge can encourage more critical reflection, reducing the likelihood of repeat purchases based on the influencer's recommendation. In other words, the same source credibility that triggers consumer engagement may also provoke deeper message scrutiny, which can partially explain the eventual behavioral outcome. This highlights the complex role of cognitive processing in digital persuasion: even when a message originates from a trusted influencer, the consumer's awareness of persuasive tactics can shape how that credibility ultimately affects behavior.

By incorporating persuasion knowledge into the conceptual model, this thesis takes a dual-pathway approach, recognizing that consumer behavior is shaped by both emotional reactions and rational evaluation. This offers a more nuanced understanding of how influencer marketing drives repeat engagement.

2.4. Media literacy as Moderator

Cho et al. (2022) define media literacy as "necessary" for individuals to be informed in a media-saturated world (p. 942). With the advent of new media, digital literacy skills such as accessing, decoding, analyzing, evaluating and producing media content, have become crucial for navigating modern information environments (Koc & Barut, 2016, p. 834). Indeed, digital platforms shape communication, commerce, and culture, so, the ability to critically engage with media has become a prerequisite for informed decision-making.

Recognizing the increasing integration of social media into everyday life, Cho et al. (2022) propose a comprehensive framework of social media literacy that highlights the interaction between the self, medium, and reality in constructing social media experiences (p. 942). This framework emphasizes that media literacy is not only about recognizing misleading content, but also about understanding how digital platforms personalize and shape information consumption. In line with the skills defined by Koc and Barut (2016), Cho et al. (2022) identify three key competencies essential for social media literacy:

analysis, evaluation, and contribution (p. 952), which focus on a user's ability to critically navigate personalized content (p. 944).

Additionally, Tugtekin and Koc (2019) support this shift in focus toward users' agency, emphasizing that enhancing new media literacy (NML) is among the most pressing concerns in education today (p. 1924). They argue that media literacy extends beyond technical proficiency, encompassing social, emotional, and critical thinking skills that are necessary for navigating the complexities of the digital world (Tugtekin & Koc, 2016, p. 1924) and aiding consumers to differentiate between credible and manipulative messaging.

Coherently with previous literature, in this thesis, media literacy is conceptualized as a stable personal trait that can influence how individuals process influencer messages and takes the role of moderator. Specifically, it is proposed that individuals with higher media literacy are less likely to rely on source cues such as credibility alone and more likely to engage in critical evaluation. Individuals with higher media literacy are more skilled at recognizing persuasive intent, evaluating the credibility of the source critically rather than accepting it heuristically. Consequently, they are more likely to activate systematic, effortful processing (System 2), reducing their susceptibility to trust-based heuristic cues such as influencer credibility. As a result, the persuasive impact of influencer credibility may be diminished when the audience is highly media literate, because such individuals are more to resist automatic compliance with recommendations. Therefore, this thesis proposes the following hypothesis:

H8: *Media literacy moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is weaker for individuals with higher media literacy.*

2.5. Dispositional Skepticism as Moderator

Dispositional skepticism, defined as a tendency to doubt the credibility of persuasive messages, plays a crucial role in shaping consumer responses to marketing (Obermiller & Spangenberg, 1998, p. 160). This thesis applies the theoretically supported idea that those with higher skepticism have a more critical attitude toward persuasive messages (Vijayalakshmi et al., 2020, p. 295), this is consistent with findings by Obermiller and Spangenberg (1998), who stated that skeptical consumers are may be impossible to persuade from a marketing and advertising perspective as they simply will not believe any claims (p. 163).

In the context of this thesis, this suggests that while influencer credibility may strongly predict repeat purchase intention among low-skepticism consumers, its effect is significantly weaker among those with higher skepticism. Consequently, it can be argued

that dispositional skepticism moderates the relationship between influencer credibility and online repeat purchase intention in such a way that the higher the skepticism, the less likely consumers are to trust influencer recommendations, thereby reducing their likelihood of making repeat purchases. This specific role of dispositional skepticism remains underexplored, highlighting the novelty of this study; therefore, this study hypothesizes:

H9: *Dispositional skepticism moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is weaker for individuals with higher dispositional skepticism.*

2.6. Centrality of Materialism as Moderator

In the context of digital consumption, social media platforms have amplified materialistic values by positioning influencers as aspirational figures who promote a materialistic lifestyle and influences consumer behaviors. Richins and Dawson (1992) defined materialism using three main components acquisition centrality, acquisition as the pursuit of happiness, and possession-defined success (p. 303). This thesis focuses on the centrality of materialism, which refers to the extent to which individuals prioritize possessions as a central aspect of their lives by structuring their identities and lifestyles around them (Richins & Dawson, 1992, p. 304). Podoshen and Andrzejewski (2012) expand on this framework by showing that materialistic individuals are more likely to engage in conspicuous consumption, impulse buying, and brand loyalty (p. 319); in their paper, they further note that individuals high in materialism often place material acquisition at the core of their happiness and identity, aligning closely with the original Richins and Dawson scale (p. 320).

Lee et al. (2021) emphasize that materialism plays a significant role in influencer marketing (p. 79), as influencers strategically craft content that aligns with materialistic values, reinforcing aspirations for luxury, exclusivity, and continuous consumption (p. 84-85). Influencers are promoting products as integral to achieving an idealized lifestyle and this suggests that consumers with high centrality of materialism are more likely to engage with influencer-endorsed products not just as commodities but as symbols of personal achievement. Materialism thus not only reflects personal value systems but also participates in a broader pattern of systemic consumption reinforcement which closely mirrors the hedonic treadmill, where consumer behavior is driven by the ongoing pursuit of short-term gratification (Håkansson, 2014, p. 693).

This thesis proposes that centrality of materialism strengthens the relationship between influencer credibility and online repeat purchase intention. Specifically, individuals with higher materialism centrality may be more inclined to repeatedly purchase influencer-

endorsed products as a means of maintaining or enhancing their materialistic self-concept. In contrast, consumers with lower materialistic values may be less influenced by influencer endorsements, as they do not perceive possessions as integral to their sense of self or status. As previously highlighted, the effects of high levels of materialism may be similar to the ones of high levels of FOMO, nonetheless, there is a clear distinction: FOMO is driven by emotional urgency, whereas centrality materialism reflects a more stable personal trait derived from viewing possessions as symbols of identity and long-term success. So, this thesis advances the following hypothesis:

H10: *The centrality of materialism moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is stronger for individuals with higher centrality of materialism.*

2.7. Conceptual model

Building upon the theoretical foundations discussed, this thesis develops a conceptual model to examine the relationship between influencer credibility and online repeat purchase intention, incorporating key mediators and moderators that shape this dynamic.

Specifically, FOMO and persuasion knowledge function respectively as emotional and cognitive mediators; meanwhile, media literacy, dispositional skepticism and centrality of materialism serve as moderating variables. By integrating these factors, this model aims to provide a more nuanced understanding of how influencer credibility translates into consumer repeat online purchase intention.

Figure 1. Conceptual Model
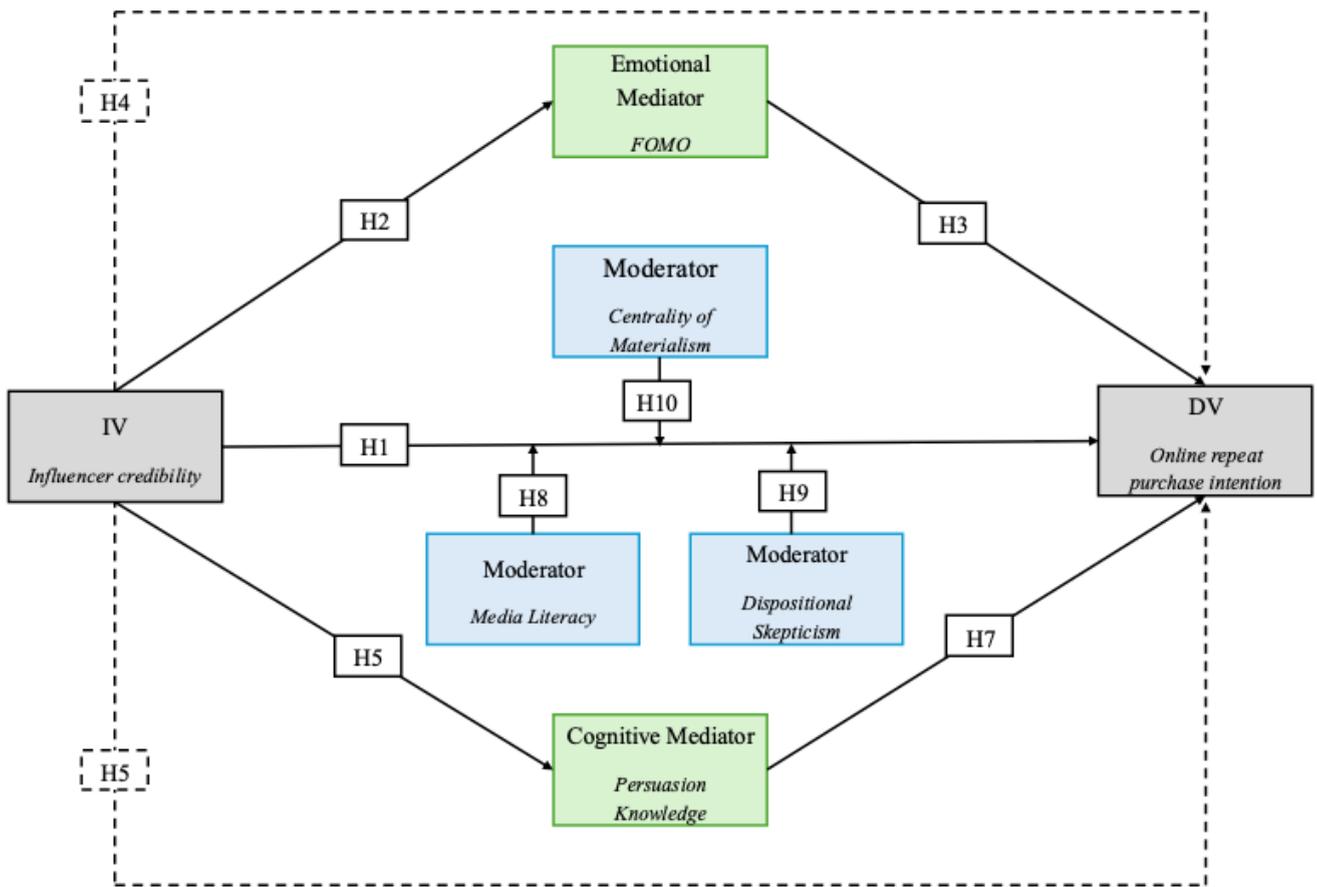
3. Methods

In this chapter, the methodological choices made to conduct this research are outlined in detail. It begins with the justification of the research design, followed by an explanation of the sampling strategy, the operationalization of constructs, an overlook of the data collection procedures, and ethical considerations.

3.1. Design and Justification

This study employs a quantitative research design to examine the relationships between influencer credibility, online repeat purchase intention, and the mediating effects of FOMO and media literacy, as well as the moderating effects of dispositional skepticism and centrality of materialism. Quantitative research is particularly appropriate when the aim is to test theoretical hypotheses and evaluate causal relationships using empirical data, as it allows for the numerical representation of observations to explain real-world phenomena (Sukamolson, 2007, p. 2). Therefore, this consistently aligns with the main objective of this thesis: to assess the extent to which influencer credibility influences repeat purchasing behavior and to evaluate how emotional, cognitive, and individual characteristics variables shape this relationship. Through numerical measurement and statistical testing, this study evaluates these frameworks' validity in explaining behaviors within a contemporary and dynamic context: online shopping influenced by social media influencers. Thus, by identifying statistically significant results within a sample, this research can contribute to a broader understanding of consumer behavior in the influencer marketing landscape, facilitating the generalization to larger populations.

A survey-based approach was selected as the main data collection method. Surveys are particularly effective in collecting standardized, self-reported data from large groups of individuals (Gideon, 2012, p. 92). A survey-based research also offer notable flexibility in both format and delivery, allowing researchers to incorporate a range of question types (including open-ended, closed-ended, ranking scales, and hypothetical scenarios) but also to capture diverse topics and time frames (from past behavior to future intentions) and solicit responses in various forms such as simple yes/no choices or scaled agreement (Gideon, 2012, p. 92).

This questionnaire employs Likert-scale items, ranging from 1 (strongly disagree) to 7 (strongly agree). This approach allows participants to express varying degrees of agreement, making it possible to quantify subjective experiences like perceptions, beliefs, and behavioral tendencies (Sukamolson, 2007, p. 16). All things considered, in the context of this study, this format enables the accurate and structured measurement of latent psychological constructs, such as credibility perception, fear of missing out, skepticism, and

materialistic values, which can be inferred through validated scale items. This numerical representation enhances the comparability and scalability of responses, providing a solid foundation for detailed statistical analysis.

Moreover, a quantitative survey allows for cross-sectional data collection which, given some pragmatic constraints, including the available timeframe for thesis completion the ease of reaching the relevant target population through digital channels, was selected for this thesis. In addition, while longitudinal study might offer deeper insights into changes over time, the current study uses the cross-sectional approach to achieve a broad, theory-driven snapshot of how consumers relate to influencers and online shopping habits.

Clearly, the structured and objective nature of quantitative research minimizes researcher bias and supports replicability, thereby enhancing the credibility of the study. The use of validated measurement scales (mentioned in the next paragraph) and the standardized format of the questionnaire contribute to the reliability, internal consistency, and validity of the data collected. Additionally, the sample size and the selection of appropriate statistical analyses for exploring complex relationships between variables, including regression, mediation, and moderation tests that will be conducted using SPSS and the PROCESS macro, will ensure that the results of this thesis will be generalizable, clear and traceable.

Therefore, the design of this study, quantitative, survey-based, and cross-sectional, is appropriate for the research goals at hand. It allows for the systematic examination of hypothesized relationships with mediating and moderating processes, and it leverages existing validated instruments to ensure the robustness of findings.

3.2. Sample and Sampling Strategy

The target population for this study consists of young consumers who frequently engage with influencer content and make online purchases, as social media influencers significantly shape the consumption habits and attitudes of younger audiences (Vrontis et al., 2021, p. 11). Consequently, this group is particularly relevant for this research because it is highly present on digital platforms and more likely to interact with influencers in ways that affect their purchasing behaviors.

To recruit participants from this population, the survey has been distributed via social media. This decision is both strategic and practical as it aligns with the behaviors of the target population, ensuring that the survey reached individuals who are already immersed in the digital environments being studied. More specifically, Instagram was the primary distribution channel, as it is one of the most widely used platforms among young adults and a key space for influencer marketing activity. Additionally, the accessibility and shareability of online surveys facilitate wide reach and efficient data collection.

Accordingly, a combination of random sampling and snowball sampling has been employed. Random sampling allows for the collection of a representative sample that reflects specific characteristics of the target population, which supports statistical generalization (Hibberts et al., 2012, p. 69). In parallel, snowball sampling has been used to complement the reach, as participants were encouraged to share the link of the research with others in their networks. As far as snowball sampling goes, this thesis adapts the work of Hibberts et al. (2012, p. 74) who stated that repeated use of snowball techniques can effectively capture population diversity when applied systematically.

Despite these advantages, a potential limitation of this distribution channel and sampling strategy is the risk of selection bias: indeed, individuals who are highly engaged with influencer content may be overrepresented, while those with lower engagement levels could be underrepresented, and this may affect the external validity and generalizability of the study's findings. To address this issue, efforts has been made to promote the survey across a variety of online communities, such as university and work forums, to encourage and obtain a diverse sample of users with varying degrees of influencer engagement.

A key interest for the researcher was to ensure sufficient statistical power for various analysis such as multiple regression, mediation, and moderation analyses, and to be in line with general research guidelines; therefore, the aim was to surpass 150 respondents. Furthermore, the sample was analyzed for some descriptive statistics such as the gender distribution and the age range, which have been reported in the results section of this thesis.

3.3. Operationalization of Constructs

Each construct in this study was measured using validated and widely accepted scales derived from previous academic research ensuring the constructs are conceptually aligned with existing literature and measured in a way that facilitates comparison with prior studies. Namely, utilizing pre-tested scales enhances the reliability and validity of the findings, as these instruments have demonstrated internal consistency across diverse populations (McCrae et al., 2010, p. 43).

Therefore, influencer credibility was measured using the scale developed by Wang et al. (2016, p. 14), which refines Ohanian's (1990) Source Credibility Model within the context of digital marketing. This scale includes three dimensions: trustworthiness, expertise, and attractiveness, each of which reflects essential qualities that affect how audiences perceive influencer reliability and persuasiveness.

To assess online repeat purchase intention, this study employed multi-item scale adapted from King et al. (2016, p. 354) to allow the measurement of this variable to be tailored to the specific dynamics of influencer marketing. Additionally, for this study, the

items were slightly adapted to specifically reflect the likelihood of purchasing products endorsed by influencers more than once, allowing the questionnaire to capture more nuanced aspects of consumer behavior by focusing on repeat behavioral engagement with influencer-endorsed content, rather than just generic online purchasing.

FOMO was assessed using items adapted from Zhang et al. (2020, p. 1628), which captures emotional reactions to the perception of missing out on meaningful experiences. This thesis will focus only on the "personal FOMO" subscale, as it best aligns with the individualized emotional response relevant to online purchase behavior prompted by influencer content.

Persuasion Knowledge was measured using the scale developed by Bearden et al. (2001, p. 44), which operationalize the concept previously developed by Friestad and Wright (1994, p. 1). The items used in the Bearden et al. (2001, p. 44) scale assess respondents' self-assurance in resisting manipulation, recognizing advertising strategies, and making informed judgments even in the face of persuasive intent. This makes the scale particularly suitable for measuring the cognitive mediating role that persuasion knowledge may play in how consumers respond to influencer marketing messages and repeated online purchase decisions.

Media literacy's moderating role was evaluated using the scale proposed by Koc and Barut (2016, p. 842). While the full instrument includes four dimensions (i.e. Functional Consumption, Critical Consumption, Functional Prosumption, and Critical Prosumption) this study selectively employed only the items related to Critical Consumption. This subset was considered the most relevant for its focus specifically on participants' ability to analyze, evaluate, and interpret digital media messages, including recognizing commercial intent, identifying bias, and assessing credibility and reliability. These competencies are particularly relevant in the context of influencer marketing, where distinguishing between authentic content and persuasive messaging is essential for understanding consumer behavior.

Dispositional skepticism was measured using the skepticism scale developed by Obermiller and Spangenberg (1989, p. 171), which assesses consumers' general tendency to doubt or question the credibility of advertising messages. This construct is essential to the study's exploration of individual differences that may influence how consumers interpret influencer content.

Finally, centrality of materialism was measured using the centrality subdimension of Richins and Dawson's (1992, p. 310) materialism scale; while the full instrument includes multiple components, this thesis will isolate the centrality aspect, which reflects the

importance of possessions in an individual's identity and everyday life. This focus was chosen because centrality most directly reflects materialism as a personal trait, making it especially relevant for measuring its role as a moderator in the relationship between influencer credibility and online repeat purchase intention.

Additionally, the survey also included a set of control variables to account for possible confounding influences. Namely, frequency of social media use and demographic variables such as age and gender were measured as they help control for background characteristics that may influence consumers' responsiveness to influencer marketing.

3.4. Data collection

The data for this study were collected through a self-administered online survey (see Appendix H) using the approved platform Qualtrics, which enabled the creation of a structured and user-friendly questionnaire. The survey remained open until the threshold of participants required for analysis was reached and a bit more than that to make sure that the largest amount of people could take part to the study.

Before beginning the survey, participants were shown, and had to agree to, an informed consent statement explaining the purpose of the study, the voluntary nature of participation, the guarantee of anonymity and confidentiality, and their right to withdraw at any point without providing a reason. Furthermore, the contact details for both the researcher and the university's data protection officer were provided. Following the ethical approval granted by the Erasmus University Ethics Review Committee, only participants aged 18 or above were eligible to complete the questionnaire.

To ensure consistency in understanding across respondents, operational definitions of key terms such as "influencer" and "media rating symbols" were provided at the beginning of the relevant survey blocks. This aligns with best practices in survey design, as conceptual definitions help eliminate ambiguity and support measurement validity (Gideon, 2012, p. 92).

The questionnaire featured 7-point Likert scale items (ranging from 1 = "Strongly disagree" to 7 = "Strongly agree") to measure the primary constructs of interest: influencer credibility, online repeat purchase intention, FOMO, persuasion knowledge, media literacy, dispositional skepticism, and centrality of materialism. As described in the operationalization section, each of these constructs was measured using existing and previously validated scales. Furthermore, to improve clarity and user experience while taking the questionnaire, matrix-style question formatting was used for most constructs: this design allowed multiple related statements to be presented on the same screen, grouped

under a common response scale, reducing respondent fatigue and supporting completion accuracy.

Lastly, the survey concluded with demographic questions to capture participants' gender identity, age, and average daily social media usage. These were included to provide context and identify potential control variables for the statistical analysis.

3.5. Data Analysis

Upon data collection, the dataset was downloaded directly from Qualtrics to SPSS for convenience of data preparation and analysis. Consequently, the data cleaning process was conducted systematically to ensure the quality and validity of the dataset prior to any statistical analyses. Responses were excluded if participants did not accept the informed consent or failed to answer critical questions related to the study's hypotheses, ensuring that only complete and valid responses were retained for analysis. Therefore, out of a total of 293 initial responses collected, 108 responses were removed during the cleaning process; as a result, the final dataset used for analysis comprised 185 valid and complete responses. All retained participants provided answers to every question included in the questionnaire, including the demographics questions, ensuring a complete dataset for subsequent analyses.

Following data cleaning and preparation, a series of analyses were performed to test the hypotheses outlined in this study. Descriptive statistics were computed for demographic variables, such as age, gender, and frequency of social media usage, to achieve a clear understanding of the sample's characteristics (see Appendix A). To assess the internal consistency of the measurement instruments, reliability analyses have been conducted to obtain the Cronbach's alpha value for each multi-item scale. As further explained in the results section, all constructs demonstrated acceptable reliability, with alpha values above the commonly accepted threshold of .70, so, based on these results, new composite variables were created by averaging the corresponding scale items.

To test the hypothesized direct relationships, a series of simple linear regression analyses were conducted, which outcomes will be shared in the results section of this thesis. Specifically, Influencer Credibility was used as the independent variable in the models testing H1, H2, and H5, predicting Repeat Purchase Intention, FOMO, and Persuasion Knowledge, respectively. In addition, two further linear regression analyses were performed: one testing H3, which examined the effect of FOMO on Repeat Purchase Intention, and one testing H6, which assessed the effect of Persuasion Knowledge on Repeat Purchase Intention.

Continuing, to explore mediation effects, the PROCESS macro for SPSS created by Preacher and Hayes was used. By using PROCESS model 4, this allowed the testing of

whether FOMO and Persuasion Knowledge mediated the relationship between Influencer Credibility and Repeat Purchase Intention (H4 and H7). Next, moderation analyses were performed using PROCESS Model 1 to test whether the relationship between Influencer Credibility and Repeat Purchase Intention was moderated by Media Literacy, Dispositional Skepticism, and Materialism Centrality (H8, H9, and H10). Interaction terms were examined to determine if the effect of Influencer Credibility on purchase behavior varied across levels of the moderators.

Results of all analysis were interpreted based on significance levels (p-values), standardized coefficients, R-squared values, and confidence intervals.

3.6. Ethical Considerations

This study adheres to the 2019 version of the American Psychological Association (APA) code ethical research guidelines. Additionally, it aligns with the principles outlined in the Netherlands Code of Conduct for Scientific Integrity), as endorsed by the Netherlands Institute for the Study of Crime and Law Enforcement (NSCR). This includes commitments to honesty, scrupulousness, transparency, independence, and responsibility throughout the research process. Therefore, it will be ensured that informed consent is obtained from all participants which informs them about the anonymity and confidentiality of their responses as well as their right to withdraw at any time. Data will be securely stored and used solely for research purposes, following APA ethical standards (2019).

Moreover, to address ethical concerns related to self-reported behaviors, the survey was designed to minimize social desirability bias by ensuring neutral and non-leading question wording. By following this methodological approach, this study aims to provide robust and generalizable insights into the mechanisms through which influencer credibility impacts consumer purchase behaviors in an online context.

Concluding, careful selection of validated scales, the rigorous data analysis plan, and the adherence to ethical standards provides high levels of reliability and validity of the study findings.

4. Results

In this chapter the results of this research will be presented. Starting with the summary of the description statistics of the sample, moving on to the results of the reliability analysis, then of the linear regression analysis, followed by the results of the mediation and moderation analysis.

4.1. Descriptives

Some descriptive statistics (see Appendix A) were run on the demographic responses collected from questionnaire and will be presented to provide more details about the sample obtained. In the sample, 33.5% were males (*n*= 62) and 66.5% were females (*n*=123), and they ranged between age 19 and 60 (*M* = 27.97, *SD* = 9.05). Another variable of interest for this thesis was number of hours spent on social media, which ranged between a minimum of 1 hour daily to a maximum of 12 or more, and, in this sample, the mode was 3 hours (*M* = 3.46, *SD* = 1.96).

4.2. Reliability Analyses

Ensuring the reliability of a research instrument is essential in academic research to confirm that a scale consistently measures the intended construct. In this study, Cronbach's α was used to assess internal consistency, which reflects the degree to which items within a scale measure the same construct (Tavakol & Dennick, 2011, p. 53). Values between 0.70 and 0.95 are generally considered acceptable, indicating satisfactory reliability (Tavakol & Dennick, 2011, p. 54). Once tested, all constructs in this study demonstrated sufficient internal consistency as all Cronbach's alpha (α) values exceeded the commonly accepted threshold of .70 (see Appendix B for all reliability tests results). As a result, new composite variables were created for each construct by averaging the corresponding items.

It should be mentioned that, for Media Literacy, the overall Cronbach's alpha was high (α = .866), however, by removing the sixth item it would have increased it marginally to .884. Still, since the gain was not substantial, the item was not removed. Similarly, in the case of the Centrality of Materialism scale, while removing item the third item would have slightly improved the Cronbach's alpha, from .777 to .789, but the difference was small, therefore, the item was retained; in both cases, the decision to retain all items was made to avoid loss of potentially meaningful content and ensure construct validity. Furthermore, before running the reliability test, the first three items scale and the last one of the Centrality of Materialism scale were reverse coded, as they were worded in a opposite way compared to the rest.

4.3. Linear Regressions

To test hypotheses H1, H2, H3, H5, and H6, a series of simple linear regression analyses were conducted to examine the direct relationships between the study variables. As previously mentioned, new variables were created by averaging the items within each scale: Influencer Credibility, FOMO, Persuasion Knowledge, and Repeat Purchase Intention. These new variables were the ones used to fit the regression models.

Simple linear regression was used to examine the relationship between each independent and the dependent variable. The regression equation is typically expressed as: $Y = \beta_0 + \beta_1 X + \epsilon$ (Montgomery et al., 2007, p. 12) and the model significance was assessed using the F-test which results are reported in this section.

H1 proposed that influencer credibility positively predicts sponsored repeat purchase intention. The regression analysis revealed a statistically significant model, $F(1, 183) = 63.74, p < .001, R^2 = .26$, indicating that perceived credibility explains around 26% of the variance in sponsored repeated purchase intention. So, the results showed that influencer credibility had a significant positive effect on sponsored repeat purchase intention, $\beta = .51, p < .001, t = 7.984$ (see Appendix C). This supports the hypothesis that individuals who perceive influencers as more credible are more likely to express repeated purchase intentions for sponsored products; therefore, H1 was accepted.

Additionally, a simple linear regression was also conducted to test H2, which proposed that influencer credibility positively predicts feelings of FOMO. The overall model was statistically significant, $F(1, 183) = 22.27, p < .001, R^2 = .11$, meaning that perceived credibility which explains approximately 11% of the variance in FOMO. Therefore, the regression analysis showed that influencer credibility had a significant positive effect on FOMO, $\beta = .33, p < .001, t = 4.720$ (see Appendix D), leading to H2 being accepted, as data supports the hypothesis that individuals who perceive influencers as more credible are more likely to experience FOMO in response to their content.

H3 was also tested with a simple linear regression which proposed that FOMO positively predicts sponsored repeat purchase intention. The model was statistically significant, $F(1, 183) = 15.58, p < .001, R^2 = .08$, which indicates that FOMO explaining about 8% of the variance in repeat purchase behavior. Consequently, the regression results showed that FOMO had a significant positive effect on sponsored repeat purchase intention, $\beta = .28, p < .001, t = 3.947$ (see Appendix E). Therefore, H3 was accepted, supporting the hypothesis that individuals experiencing higher levels of FOMO are more likely to engage in repeated purchases of products promoted by influencers.

Another simple linear regression was conducted to test H5, which proposed that influencer credibility is positively associated with persuasion knowledge. The model was statistically significant, $F(1, 183) = 4.57$, $p = .034$, $R^2 = .02$, explaining 2.4% of the variance in persuasion knowledge. The regression analysis showed a significant positive effect of influencer credibility on persuasion knowledge, $\beta = .16$, $p = .034$, $t = 2.138$ (see Appendix F). Thus, H5 was accepted, as the results indicate that individuals who perceive influencers as more credible also report higher levels of persuasion knowledge.

Finally, a simple linear regression analysis was conducted to examine the relationship between Persuasion Knowledge and Sponsored Repeat Purchase Intention, so, to test H6. Unfortunately, the model was not significant, $F(1, 183) = 0.37$, $p = .545$, $R^2 = .00$. Accordingly, Persuasion Knowledge was not found to significantly predict Sponsored Repeat Purchase Intention, $\beta = -.05$, $p = .545$, $t = -.606$ (see Appendix G). Therefore, H6, which hypothesized a negative relationship between Persuasion Knowledge and Sponsored Repeat Purchase Intention, was rejected.

4.4. Mediation Analyses

Hypothesis 4 was tested using a mediation analysis to examine whether FOMO mediates the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention. Mediation analysis is used to investigate whether there is a variation in the independent variable (X) that causes a variation in one or moder mediators (M) which, in turn, cause also the dependent variable (Y) to variate (Hayes, 2018, p.7). The analysis was conducted in SPSS using the PROCESS macro (Model 4), with a confidence interval of 95% and 5,000 bootstrap samples (see Appendix H). In this model, Influencer Credibility was entered as the X, Repeat Purchase Intention as the Y, and FOMO as the M (see Figure 2). The overall model was statistically significant, $F(2, 182) = 34.10$, $p < .001$, with $R^2 = .27$, explaining approximately 27.3% of the variance in Sponsored Repeat Purchase Intention. More specifically, the direct effect of Influencer Credibility on Sponsored Repeat Purchase Intention was significant, $\beta = .73$, $p < .001$, $t = 6.97$, 95% CI [.53, .94]. Additionally, the direct effect of Influencer Credibility on FOMO was significant, $\beta = .65$, $p < .001$, $t = 4.72$, 95% CI [.38, .92]. However, the direct effect of FOMO on Sponsored Repeat Purchase Intention was not statistically significant, $\beta = .10$, $p = .061$, $t = 1.89$, 95% CI [–.00, .21]. Finally, the indirect effect via FOMO was not statistically significant; indeed, the bootstrapped indirect effect was $\beta = .07$, but the confidence interval crossed zero, 95% CI [–.01, .16], indicating that the mediation pathway did not reach significance; and the completely standardized indirect effect was $\beta = .04$, also with a non-significant confidence interval, 95% CI [–.01, .10]. Therefore, although Influencer Credibility significantly

predicted Sponsored Repeat Purchase Intention, the mediating role of FOMO was not supported, meaning that H4 was rejected.

Figure 2. Mediation Model: Influencer Credibility, FOMO, and Repeat Purchase Intention
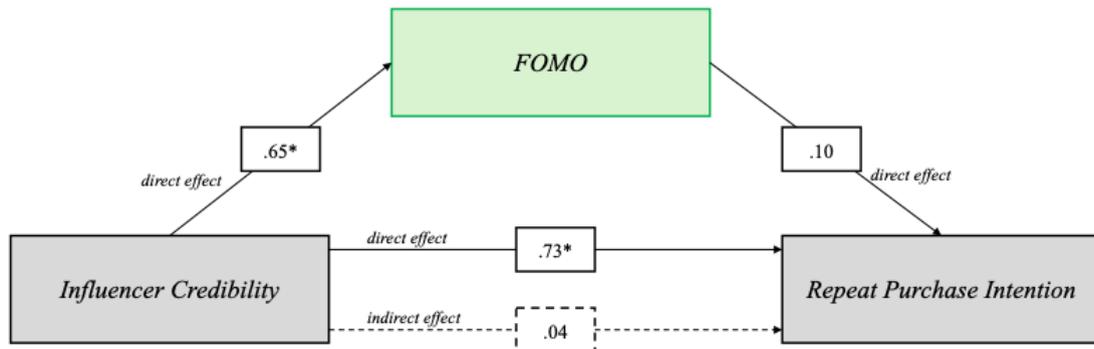
Note. All coefficients shown are standardized regression coefficients (β). Asterisks (*) indicate statistically significant paths ($p < .05$). The indirect effect value represents the completely standardized indirect effect.

Accordingly, H7 also explored the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention via a mediating variable, in this case of Persuasion Knowledge. So, always using PROCESS Model 4 with a 95% confidence interval and 5,000 bootstrap samples (see Appendix I), the model tested whether persuasion knowledge could account for the cognitive pathway linking credibility and behavioral outcomes (see Figure 3). The overall model was statistically significant, $F(2, 182) = 34.36$, $p < .001$, with $R^2 = .27$, meaning approximately 27.4% of the variance in Sponsored Repeat Purchase Intention was explained. The direct effect of Influencer Credibility on Sponsored Repeat Purchase Intention was significant $\beta = .83$, $p < .001$, $t = 8.26$, 95% CI [.63, 1.03]. Influencer Credibility also had a significant positive effect on Persuasion Knowledge, $\beta = .15$, $p = .034$, $t = 2.14$, 95% CI [.01, .28]. Additionally, Persuasion Knowledge had a significant negative effect on Sponsored Repeat Purchase Intention, $\beta = -.21$, $p = .048$, $t = -1.99$, 95% CI [-.42, -.002]. However, the indirect effect of Influencer Credibility on Repeat Purchase Intention through Persuasion Knowledge was not statistically significant, as the bootstrapped confidence interval included zero, $\beta = -.03$, 95% CI [-.09, .00], and, the standardized indirect effect was also non-significant, $\beta = -.02$, 95% CI [-.06, .00]. Therefore, no evidence of mediation from Persuasion Knowledge on the relationship between Influencer Credibility and Repeat Purchase Intention was found, and Hypothesis 7 was not supported

Figure 3. Mediation Model: Influencer Credibility, Persuasion Knowledge, and Repeat Purchase Intention

Note. All coefficients shown are standardized regression coefficients (β). Asterisks (*) indicate statistically significant paths ($p < .05$). The indirect effect value represents the completely standardized indirect effect.

4.5. Moderation Analyses

A moderation analysis was conducted using Hayes' PROCESS macro (Model 1) to test H8, which proposed that Media Literacy moderates the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention (see Appendix J). Indeed, a moderation analysis investigates whether the size or sign of the effect of X on Y depends in one way or another on a moderator variable W, or variables (Hayes, 2018, p.7). In this model, Influencer Credibility was entered as the X, Media Literacy as the W, and Repeat Purchase Intention as the Y (see Figure 4). The overall model was statistically significant, $F(3, 181) = 21.42$, $p < .001$, $R^2 = .26$, indicating that approximately 26.2% of the variance in Sponsored Repeat Purchase Intention was explained by the model. However, neither Influencer Credibility, $\beta = .20$, $p = .771$, 95% *CI* [–1.13, 1.53], nor Media Literacy, $\beta = –.49$, $p = .420$, 95% *CI* [–1.68, .70], had a statistically significant main effect on Sponsored Repeat Purchase Intention. The interaction term between Influencer Credibility and Media Literacy was also not significant, $\beta = .11$, $p = .375$, 95% *CI* [–.13, .35], indicating that Media Literacy does not significantly moderate the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention. Therefore, Hypothesis 8 was not supported as the effect of Influencer Credibility on purchasing behavior remained statistically unchanged across different levels of Media Literacy.

Figure 4. Moderation Model: Media Literacy on the Relationship Between Influencer Credibility and Repeat Purchase Intention
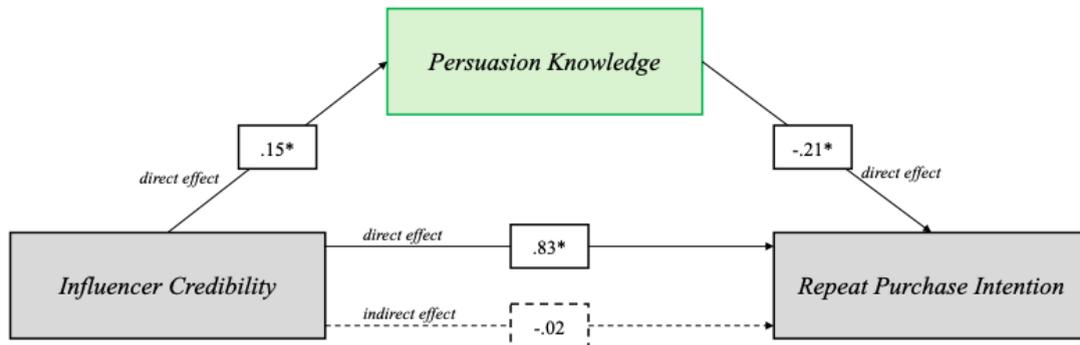

Note. All coefficients shown are standardized regression coefficients (*β*). Asterisks (*) indicate statistically significant paths (*p* < .05).

A second moderation analysis was conducted to test H9 (see Appendix K) which proposed that Dispositional Skepticism (*W*) moderates the relationship between Influencer Credibility (*X*) and Sponsored Repeat Purchase Intention (*Y*) (see Figure 5). The overall model was statistically significant, $F(3, 181) = 26.01$, $p < .001$, $R^2 = .30$, meaning that approximately 30.1% of the variance in Sponsored Repeat Purchase Intention was explained by the model. A significant main effect of Influencer Credibility on Sponsored Repeat Purchase Intention was found, $\beta = .89$, $p = .0012$, 95% *CI* [.36, 1.43], indicating that higher perceived credibility of influencers is associated with greater intention to repeat purchases of sponsored products. On the other hand, the main effect of Dispositional Skepticism was not statistically significant, $\beta = .45$, $p = .2197$, 95% *CI* [–.27, 1.17], suggesting no direct association with purchasing intention. Most importantly, the interaction term between Influencer Credibility and Dispositional Skepticism was also not significant, $\beta = –.04$, $p = .5587$, 95% *CI* [–.19, .10], indicating that Dispositional Skepticism does not moderate the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention. Therefore, H9 was not supported because the influence of influencer credibility on purchase intention did not differ across levels of dispositional skepticism.

Figure 5. Moderation Model: Dispositional Skepticism on the Relationship Between Influencer Credibility and Repeat Purchase Intention
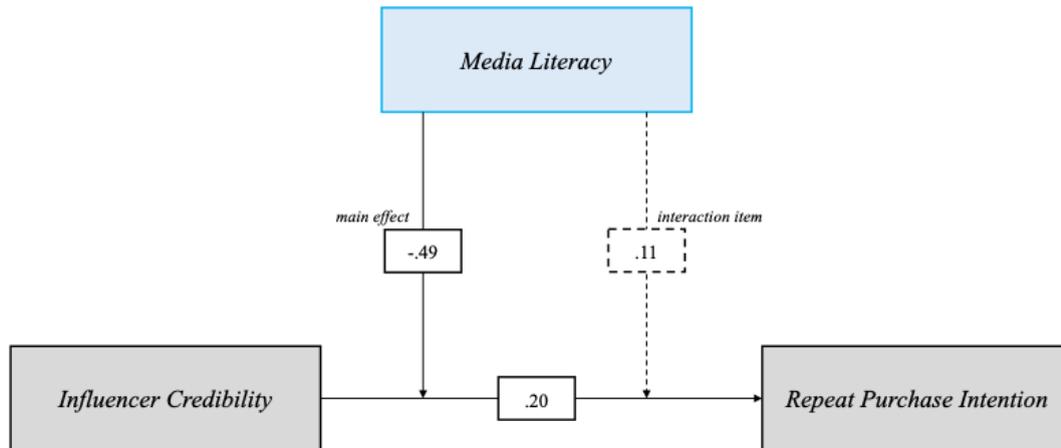

Note. All coefficients shown are standardized regression coefficients (*β*). Asterisks (*) indicate statistically significant paths (*p* < .05).

Finally, a last moderation analysis was conducted for testing H10 (see Appendix L). The aim was to assess whether the relationship between Influencer Credibility (*X*) and Sponsored Repeat Purchase Intention (*Y*) is moderated by the Centrality of Materialism (*W*) (see Figure 6). The overall model was, once more, statistically significant, $F(3, 181) = 22.59$, $p < .001$, and explained approximately 27.3% of the variance in Sponsored Repeat Purchase Intention ($R^2 = .27$). Moreover, a significant main effect was found for Influencer Credibility on Sponsored Repeat Purchase Intention, $\beta = 1.17$, $p = .004$, 95% *CI* [.39, 1.96], indicating that higher credibility was associated with increased intention to repeat purchases. However, Centrality of Materialism was not proven to be a significant predictor, $\beta = .66$, $p = .194$, 95% *CI* [–.34, 1.67]. Crucially to determine whether H10 was supported or not, the interaction effect between Influencer Credibility and Centrality of Materialism was, unfortunately, not significant, $\beta = –.11$, $p = .283$, 95% *CI* [–.31, .09], suggesting that materialism does not moderate this relationship. These results indicate that the strength of the relationship between Influencer Credibility and Sponsored Repeat Purchase Intention does not vary based on individuals' levels of materialism; thus, H10 is not supported.
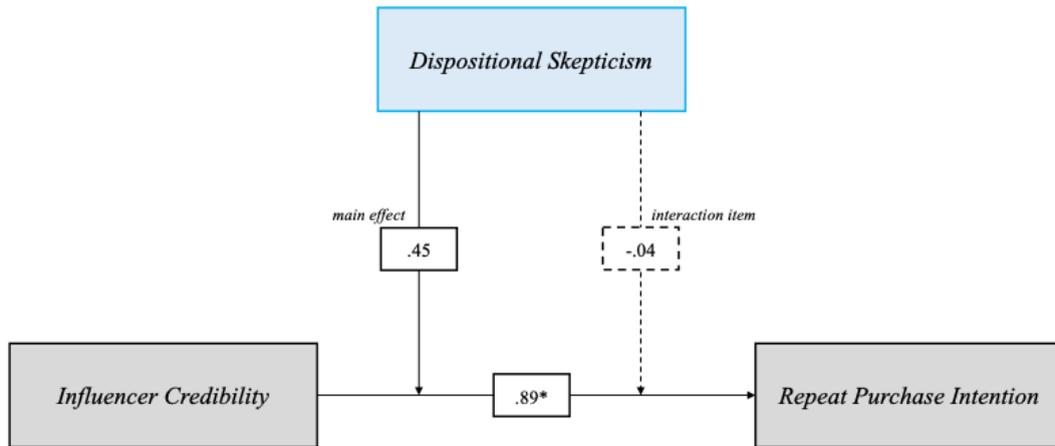
Figure 6. Moderation Model: Centrality of Materialism on the Relationship Between Influencer Credibility and Repeat Purchase Intention
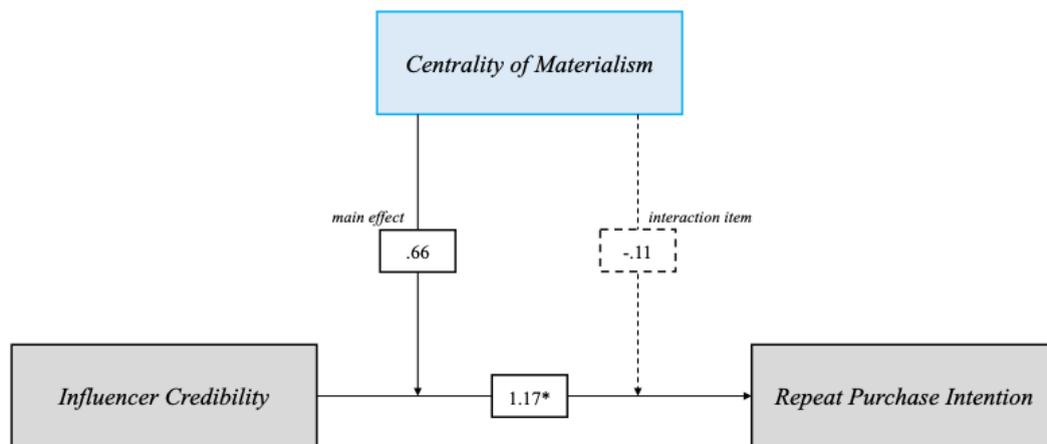
Note. All coefficients shown are standardized regression coefficients (*β*). Asterisks (*) indicate statistically significant paths (*p* < .05).

To conclude this section, Table 1 provides an overview of the hypothesis presented from this thesis and whether the statistical results obtained from their analysis allowed them to be accepted or rejected.

Table 1. Overview Hypotheses

Hypothesis	Outcome
H1: Influencer credibility is positively associated with online repeat purchase intention.	Accepted
H2: Influencer credibility is positively associated with FOMO.	Accepted
H3: FOMO is positively associated with online repeat purchase intention.	Accepted
H4: The effect of influencer credibility on online repeat purchase intention is mediated by FOMO.	Rejected
H5: Influencer credibility is positively associated with persuasion knowledge.	Accepted
H6: Persuasion knowledge is negatively associated with online repeat purchase intention.	Rejected
H7: The effect of influencer credibility on online repeat purchase intention is negatively mediated by persuasion knowledge.	Rejected
H8: Media literacy moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is weaker for individuals with higher media literacy.	Rejected

Hypothesis	Outcome
H9: Dispositional skepticism moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is weaker for individuals with higher dispositional skepticism.	Rejected
H10: The centrality of materialism moderates the relationship between influencer credibility and online repeat purchase intention, such that the relationship is stronger for individuals with higher centrality of materialism.	Rejected

5. Conclusion

This study aimed to explore how influencer credibility affects online repeat purchase intention and to examine the additional mediating and moderating mechanisms that contribute to shape this relationship. Drawing from the Source Credibility Model (Ohanian, 1990, p. 39), the Dual-Process Theory (Kahneman, 2003, p. 698; Yuan et al., 2020, p. 102), the Elaboration Likelihood Model (Petty & Cacioppo, 1986, p. 186), the study proposed a dual-pathway model in which emotional and cognitive mediators, respectively FOMO (Zhang et al., 2020, p. 1621) and persuasion knowledge (Friestad & Wright, 1994, p. 3). Furthermore, to evaluate an ever more nuanced model, three moderators were proposed as it was expected for them to influence how credibility translates into repeated consumer behavior in a digital context: media literacy (Cho et al., 2022, p. 942), dispositional skepticism (Obermiller & Spangenberg, 1998, p. 160) and the centrality of materialism (Richins & Dawson, 1992, p. 304). The following sections, ultimately, try to answer the central research question of the study by, firstly, providing a summary of the study's statistical outcomes, secondly, discussing the theoretical interpretation of these findings in light of the previously discussed academic literature, thirdly, shedding a light on the societal and managerial implications, and finally, by tackling the limitations of this research while providing the recommendations for future one.

5.1. Main Findings

Considering the quantitative nature of this study and what was introduced in the methods section, the data collected by the questionnaire were analyzed using various statistical tests on SPSS. As presented in the results (which were obtained by testing the ten hypotheses through simple linear regressions, mediation analyses, and moderation analyses) a combination of expected and unexpected findings were obtained.

Out of the ten proposed hypotheses, four were supported. Specifically, these were H1, H2, H3, H5, and H6 which were confirmed through simple linear regressions. The results showed that influencer credibility was positively associated with online repeat purchase intention (H1), positively associated with FOMO (H2), and with persuasion knowledge (H5). Moreover, FOMO itself was positively associated with online repeat purchase intention (H3).

However, the remaining six hypotheses were not supported. First, H4, which proposed that FOMO mediates the relationship between influencer credibility and online repeat purchase intention, was rejected; although influencer credibility significantly predicted both FOMO and purchase intention, the indirect effect through FOMO was not

statistically significant, suggesting that FOMO does not act as a meaningful mediator in this context.

In terms of the cognitive mechanism, two hypotheses were rejected. Firstly, H6, which proposed that persuasion knowledge negatively predicts online repeat purchase intention, was tested using a simple linear regression and was not supported. As a matter of fact, the analysis showed that persuasion knowledge was not a significant predictor of repeat purchase behavior, indicating that simply possessing cognitive awareness of persuasive tactics does not necessarily translate into reduced behavioral engagement. Building on this, H7, which tested the overall mediating role of persuasion knowledge in the relationship between influencer credibility and online repeat purchase intention, was also rejected. In fact, although influencer credibility was found to significantly increase persuasion knowledge (H5), persuasion knowledge did not significantly predict repeat purchase intention (H6), and the indirect mediation pathway in H7 was also not statistically significant. Therefore, persuasion knowledge did not mediate the relationship between influencer credibility and online repeat purchase intention.

Finally, none of the moderation hypotheses were supported. H8, H9, and H10, which respectively proposed that media literacy, dispositional skepticism, and centrality of materialism moderate the relationship between influencer credibility and online repeat purchase intention, were all rejected, as the interaction effects in each model were not statistically significant.

5.2. Theoretical Implications

After having mentioned the main findings of this thesis, this new section wants to interpret them by connecting them to the theoretical concepts outlined earlier in the theoretical framework. Therefore, each hypothesis is discussed in turn, highlighting both expected and unexpected results.

First of all, influencer credibility being significantly and positively associated with online repeat purchase intention (H1) aligns with the Source Credibility Model (Ohanian, 1990, p. 39), which argues that credible communicators are more persuasive. Thereby, this study's results regarding this first hypothesis reinforce the role of trust-based relationships in shaping habitual consumer behaviors, as proposed by the CTT (Alcántara-Pilar et al., 2024, p. 4). Additionally, this is also coherent with the presumption that influencer credibility is a construct capable of activating both emotional (System 1) and rational (System 2) pathways, as proposed by the Dual-Process Theory (Kahneman, 2003, p. 698; Yuan et al., 2020, p. 102). Therefore, by supporting H1, this thesis reaffirms that influencer credibility is a central factor in fostering long-term consumer engagement with influencers through a dual

mechanism based of affective resonance and cognitive evaluation. This pattern also underscores the importance of situating this thesis within the theoretical background of the hedonic treadmill (Håkansson, 2014, p. 693), as repeated engagement with credible influencers reflects a broader consumption cycle characterized by short-lived gratification and renewed desire.

FOMO, the emotional mediator of the conceptual model of this thesis, was found to be significantly and positively associated with both influencer credibility (H2) and online repeat purchase intention (H3); this supports the idea that influencers tend to stimulate emotional reactions by portraying FOMO triggering content to their followers such aspirational lifestyles and exclusive experiences (Zhang et al., 2020, p. 1621). So, these findings definitely validate the relevance of FOMO as a relevant emotional mechanism, echoing once more the Dual-Process Theory's idea of System 1 responses that are quick, affective, and intuitive (Kahneman, 2003, p. 698). On the other hand, the rejection of H4, which proposed that FOMO mediates the relationship between influencer credibility and repeat purchase intention, was unexpected. However, while much of previous research argues for the mediating role of FOMO, the results obtained are not unprecedented: indeed, they align with findings by Mahmud et al. (2023), who observed that FOMO did not mediate the relationship between influencer marketing and purchase decisions in the fashion industry (p. 21). Consequently, this suggests that while FOMO is an outcome of credibility (H2) and a predictor of behavioral intention (H3), it may not act as a transmission mechanism between the two.

Moving on, the positive association found in H5 between influencer credibility and persuasion knowledge is consistent with the Elaboration Likelihood Model's proposition that source credibility can serve as a stimulus for central route processing (Petty & Cacioppo, 1986, p. 186), supporting the idea that credible influencers can encourage consumers to reflect more carefully on persuasive intent. However, as mentioned, H6 was rejected, meaning that persuasion knowledge did not significantly predict repeat purchase intention indicating that while consumers may cognitively recognize persuasive strategies, this awareness does not necessarily diminish their likelihood to engage in repeat purchases. This was not something completely new in literature. As a matter of fact, the research from Eisend and Tarrahi (2021) states that, plenty of literature has sustained that persuasion knowledge may increase the probability of consumers realizing unwanted persuasive tactics and having negative evaluations of them (p. 7), however persuasion knowledge also increases the ability of the consumer to understand also the benefits for themselves by having a more complete perspective of the relationship with the product and the marketer (p.

8). This means that, although persuasion knowledge can contribute to negative evaluations or intentions, it does not always translate into reduced behavioral outcomes, particularly when the source's credibility is perceived as strong. Coherently to this last consideration, H7, which tested the full mediating role of persuasion knowledge, was also rejected, showing that persuasion knowledge, does not clearly function as a mediator in the credibility–behavior relationship. This outcome diverges from what might be expected based on Friestad and Wright's (1994, p. 3) conceptualization of persuasion knowledge as a system designed to help consumers resist or adjust their responses to persuasive attempts. However, in the context of influencer marketing, where credibility is often built through long-term parasocial relationships, it is possible that trust in the source diminishes the consumer's motivation to apply resistance strategies, even when they recognize the persuasive intent.

H8 hypothesized that media literacy would moderate the effect of influencer credibility on purchasing intention, but the finding of non-significant results challenge the assumption that individuals with higher media literacy would process influencer content more critically weakening the impact of credibility. In the theoretical framework, media literacy, as conceptualized by Cho et al. (2022, p. 942), was understood as the ability to evaluate, reflect on, and resist persuasive intent. Given this, it was hypothesized that individuals with higher media literacy would rely less on heuristic cues such as perceived credibility and engage in more systematic processing. However, the results suggest that consumers' evaluative capacity might not always be activated when engaging with influencer content. This may be due to the persuasive appeal of influencers, which can reduce the likelihood that critical literacy skills are applied, even when consumers possess them. Similar findings are present in the study from Song and Kim (2025), who examined two components of new media literacy, functional and critical consuming literacy (p. 2), and found that their prediction regarding critical consuming literacy's effect on brand engagement was not supported (p. 15); although their study tested mediation, not moderation, the unexpected result similarly suggests that even well-established media literacy dimensions may not always reliably shape consumer outcomes.

Similarly, H9, which tested whether dispositional skepticism moderates the effect of influencer credibility, was also rejected. Based on the literature such as Obermiller and Spangenberg (1998, p. 160), skeptical individuals are those who habitually question persuasive intent, therefore, they were expected to show a weaker association between perceived credibility and purchase intention; yet the interaction effect was not significant. One potential explanation is that the parasocial nature of influencer-follower relationships could bypass generalized skepticism by creating a sense of trust and familiarity, which

overrides consumers' default critical stance. As a matter of fact, the study by Breves et al. (2021) notes that followers of social media influencers often reach an "intensification stage" in the parasocial relationship, which is characterized by trust and a sense of intimacy (p. 1222) that potentially shield influencer content from critical evaluation; meaning that skepticism might be less relevant when persuasion is used by a source that feels personal to the consumer.

Lastly, H10, which proposed that the centrality of materialism would strengthen the effect of influencer credibility on purchase intention, was not supported. As described by Richins and Dawson (1992, p. 304), individuals high in materialism often derive meaning and self-worth from acquiring possessions, thus, they were expected to be more susceptible to credible endorsements. However, no significant interaction was observed, and this finding is consistent with Koay et al. (2021), who found that materialism did not significantly moderate the relationship between two key components of influencer credibility (trustworthiness and expertise) and purchase intention. Their suggest that even consumers low in materialistic values can be equally influenced by credible endorsers, reinforcing the idea that source credibility may operate independently of personal value orientations like materialism.

5.3. Societal Implications

This research has several implications for society regarding the impact of influencer credibility and, consequently, marketing on consumer behavior. As influencers continue shaping not only online experiences, but also our entire existence, the study's findings raise important questions about the psychological dynamics underlying everyday purchasing decisions.

First, confirming influencer credibility as a significant predictor of online repeat purchase intention highlights the growing power of parasocial dynamics in digital spaces. As social media users increasingly interact with content creators in personalized, intimate formats, the perceived characteristics of these figures can substantially influence consumer behavior, especially if they are perceived as trustworthy, attractive, or knowledgeable.

This has implications for how individuals, especially young adults, form their consumption habits; indeed, the emotional and cognitive mechanisms investigated in this study suggest that traditional forms of persuasion knowledge may be insufficient to counteract the persuasive effects of influencer culture. Moreover, the failure of media literacy and dispositional skepticism to moderate this relationship raises concerns about the effectiveness of current educational approaches in preparing individuals to critically engage with sponsored content.

Furthermore, the FOMO's significant role in shaping behavior, despite not fully mediating the entire relationship, suggests broader cultural context in which emotional triggers are actively used to drive consumer decisions. This reflects societal values closely tied to constant connectivity and aspirational, performative lifestyles, leading to the normalization of FOMO-driven consumption, which may contribute to anxiety, social comparison, and impulsive behavior. As a matter of fact, Przybylski et al. (2013, p. 1847) demonstrated that FOMO is negatively associated with both general mood and overall life satisfaction, raising ethical questions about the sustainability of current digital marketing practices. As discussed in the theoretical framework, Dhir et al. (2018) found that individuals with high levels of FOMO tend to engage in frequent and compulsive social media use, often accompanied by symptoms such as depression, emotional distress, insomnia, and poor emotional regulation (p. 144). In the context of influencer marketing, this pattern may translate into heightened emotional urgency and greater susceptibility to time-sensitive or exclusive content, reinforcing the conceptual framing of this thesis within the hedonic treadmill of digital consumer culture. These findings extend the societal concerns raised by Przybylski et al. (2013) and suggest that influencer marketing not only exploits emotional vulnerabilities but also contributes to broader patterns of digital fatigue and mental health deterioration.

Finally, the absence of significant moderation effects from materialistic value orientation suggests that the influence of credible influencers transcends individual beliefs about consumption. In other words, even individuals who do not prioritize material possessions are still susceptible to influencer persuasion, challenging the assumption that only highly materialistic individuals are at risk of marketing manipulation. This finding suggests that the persuasive force of influencer marketing is not confined to a niche consumer segment but rather operates across a wide spectrum of values and personality traits. This indicates the near-universal social influence of influencer-driven marketing, which can truly embed consumerism into the daily online routines. In fact, the normalization of branded content in everyday interactions contributes to the erosion of the boundary between authentic self-expression and commercial persuasion. Koay et al. (2021) support this implication, noting that materialism did not moderate the relationship between trustworthiness, expertise and purchase intention (p. 233). Nonetheless, this raises an important ethical consideration: while materialistic orientation may not be a prerequisite for persuasion, appealing to such values remains problematic. As Podoshen and Andrzejewski (2012) state, materialism is inversely associated with well-being, life satisfaction, and overall quality of life (p. 321), suggesting that marketing strategies built on materialist

appeals risk reinforcing harmful psychological patterns, even when these values are not the only path to consumer influence.

This underscores a key societal concern: influencers' marketing persuasive reach may be so deeply embedded in digital culture that it overrides personal values and critical thinking making it increasingly difficult for individuals to recognize or resist marketing cues. In the long term, this could blur consumers' ability to distinguish genuine recommendations from paid promotions, which would undermine their autonomy in decision-making. Consequently, there is the need for a broader public discussion about this normalization and the importance of equipping all users, with tools to navigate these persuasive ecosystems more mindfully.

Taken together, these findings invite further dialogue about the responsibilities of content creators, platforms, and policymakers in fostering ethical influencer practices and supporting media literacy initiatives.

5.4. Managerial Implications

The findings of this thesis also have implications also for marketing professionals, brand managers, influencer strategists, and anyone who aim to leverage influencer credibility to drive repeat consumer behavior. While the predictive power of influencer credibility on repeat purchase intention was confirmed, the nuanced results regarding emotional and cognitive mechanisms offer actionable insights into how brands should approach influencer campaigns.

The most important takeaway from this thesis for marketers is that influencer credibility directly drives of consumer loyalty and repeat purchases. Therefore, brands should prioritize partnerships with credible influencers rather than focusing on selecting them based on solely follower count. Accordingly, influencers should not only aim to grow their follower base but also be encouraged by their managers to cultivate personal credibility.

Second, the significant role of FOMO in predicting repeat purchases suggests that emotionally charged content remains one of the most powerful digital marketing tools. Influencers who showcase exclusive experiences or insider access can generate urgency and maintain consumer engagement over time. However, the fact that FOMO did not fully mediate effect of credibility implies that, while emotional triggers are effective, they may work best when paired with trust built through ongoing influencer–follower interaction, underlining again the importance sustained credibility.

The study also found that persuasion knowledge does not necessarily weaken consumer behavior. This means that even when consumers recognize persuasive intent, they

may still be influenced by credible sources. This challenges the traditional assumption that transparency or disclosure inherently reduces advertising effectiveness; in fact, a study by Bertaglia et al. (2024, p. 1) found that while sponsored posts typically have lower engagement than organic ones, properly disclosing advertising content does not lead to a further decline in engagement. A practical illustration of this can be seen in the influencer strategy of the company Gymshark which relies heavily on fitness creators who consistently disclose sponsored content. According to Arsenis (2020, p. 86), this transparent yet credibility-focused approach played a significant role in transforming Gymshark from a start-up into a billion-dollar brand within a decade. Consequently, brands should not shy away from transparent collaborations because credibility appears to sustain influence. This implication is coherent with the European Union's legal framework, particularly the Unfair Commercial Practices Directive (Directive 2005/29/EC, 2005, Annex I, point 11) which requires influencers to clearly and transparently disclose paid partnerships and promotional content. Non-compliance may be considered a misleading commercial practice, leading to enforcement actions, fines, and reputational damage; therefore, brands and influencers must ensure that all sponsored posts are clearly labelled as advertisements, using unambiguous terms and platform disclosure features. This legal obligation reinforces the ethical responsibility behind the importance of transparent and authentic partnerships.

Although none of the proposed moderators (media literacy, skepticism, or materialism) significantly altered the relationship between credibility and repeat purchase intention, marketers should remain cautious: just because individual traits did not statistically moderate the effect does not mean that all consumers will respond identically. Audience segmentation, message tailoring, and inclusive branding should still be considered essential components of a long-term influencer strategy.

Ultimately, this study reaffirms the value of credibility-centered influencer marketing, but it also encourages marketers to critically reflect on the psychological levers they activate, as the results showed that neither emotional (FOMO) nor cognitive (persuasion knowledge) mechanisms alone could fully explain repeat purchase behavior. This indicated that long-term consumer trust cannot be built on manipulation; instead, it must be cultivated through authentic partnerships, emotionally resonant content, and transparent practices that respect the audience's agency.

5.5. Limitations and Recommendations for Future Research

This study contributes valuable insights into how influencer credibility shapes online repeat purchase intention. However, it has some limitations that should be considered when interpreting the findings and their applicability.

First, the cross-sectional design of the research restricts the ability to draw conclusions about causality. Future studies could employ longitudinal designs to explore how perceptions of influencer credibility and purchase behaviors evolve over time, particularly in response to shifting digital marketing trends.

Second, the use of a self-administered online survey introduces potential biases related to self-reporting and social desirability. While efforts were made to design neutral and anonymous questions, participants may have over- or underreported their attitudes or behaviors, especially regarding their susceptibility to FOMO or their ability to recognize of persuasive tactics. Moreover, although the Likert-scale format allows for the measurement subjective psychological states, it may not fully reflect the complexity or nuances of participants' experiences.

Even if the sampling strategy adheres to strict guidelines, it may still present limitations. As a matter of fact, while a combination of random and snowball sampling was used to maximize reach, the resulting sample may not fully represent the broader population of online consumers. Specifically, the sample was skewed toward individuals who are highly active on social media and likely already exposed to influencer content. As Bryman (2016, p. 9) explains, survey sampling often aims to serve as "a microcosm of a wider population," yet this can be difficult to attain when certain audience segments are overrepresented due to the sampling method or distribution channels used. This introduces a potential selection bias, which occurs when certain types of participants are more likely to be included in the sample than others. Thus, selection bias may limit the generalizability of the findings of this thesis to less digitally engaged segments of the population, such as older consumers or those who do not regularly interact with influencer content.

In addition, although validated scales were used to measure each construct, certain adaptations were made. For example, the repeat purchase intention scale was adjusted, and a narrow focus on the "personal FOMO" and the "centrality of materialism" subdimension of those two scales was also selected. These decisions were made to tailor the questionnaire to the specific context of influencer marketing; however, they may have affected the construct validity of the measures when compared to their integral original forms.

Although the survey achieved a sufficient sample size for regression-based analyses, the cultural and geographical context of the sample (primarily young European adults) may limit the results' broader application as, influencers' perceptions and digital shopping behaviors are often shaped by cultural norms.

Lastly, platform-specific dynamics and characteristics might also be a factor to consider in this relationship, especially when applying these findings to global markets.

Therefore, measuring these factors in future studies could be valuable as these limitations highlight opportunities for refinement in future research.

Ultimately, this thesis offers new insights into the psychological mechanisms and boundary conditions that shape how influencer credibility drives consumer behavior. As influencer marketing continues to evolve, these findings may serve as a foundation for future academic inquiry and for developing more evidence-based marketing strategies.

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7. Appendixes

7.1. Appendix A

Frequency tables of the variable "*Gender*"

What is your gender? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	62	33.5	33.5	33.5
	Female	123	66.5	66.5	100.0
	Total	185	100.0	100.0	

Descriptive statistics of the variable "*Age*"

Statistics

What is your age? (example: 22)

N	Valid	185
	Missing	0
Mean		27.97
Median		24.00
Mode		23
Std. Deviation		9.053
Minimum		19
Maximum		60

Descriptive statistics of the variable "*Hours on Social Media*"

Statistics

How many hours a day do you approximately consume social media content?

N	Valid	185
	Missing	0
Mean		3.46
Median		3.00
Mode		3
Std. Deviation		1.959
Minimum		1
Maximum		12

7.2. Appendix B

Reliability test of the variable *"Influencer Credibility"*

Reliability Statistics

Cronbach's Alpha	N of Items
.810	12

Reliability test of the variable *"Repeat Purchase Intention"*

Reliability Statistics

Cronbach's Alpha	N of Items
.877	3

Reliability test of the variable *"FOMO"*

Reliability Statistics

Cronbach's Alpha	N of Items
.933	5

Reliability test of the variable *"Persuasion Knowledge"*

Reliability Statistics

Cronbach's Alpha	N of Items
.844	6

Reliability test of the variable *"Media Literacy"*

Reliability Statistics

Cronbach's Alpha	N of Items
.866	11

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1. I can distinguish different functions of media (communication, entertainment, etc.)	53.11	55.764	.574	.855
2. I am able to determine whether or not media contents have commercial messages	53.06	56.952	.519	.858

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
3. I manage to classify media messages based on their producers, types, purposes and so on	53.57	52.138	.644	.849
4. I can compare news and information across different media environments	53.24	54.552	.607	.852
5. I can combine media messages with my own opinions	53.07	56.000	.562	.856
6. I consider media rating symbols to choose which media contents to use	54.38	55.073	.296	.884
7. It is easy for me to make decision about the accuracy of media messages	53.84	51.655	.701	.844
8. I am able to analyze positive and negative effects of media contents on individuals	53.50	51.501	.667	.847
9. I can evaluate media in terms of legal and ethical rules (copyright, human rights, etc.)	53.81	52.491	.593	.852
10. I can assess media in terms of credibility, reliability, objectivity and currency	53.61	52.217	.694	.845
11.I manage to defend myself from the risks and consequences caused by media contents	53.66	54.398	.533	.857

Reliability test of the variable *"Dispositional Skeptcism"*

Reliability Statistics

Cronbach's Alpha	N of Items
.920	9

Reliability test of the variable *"Centrality of Materialism"*

Reliability Statistics

Cronbach's Alpha	N of Items
.777	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1. I usually buy only the things I need	23.90	40.082	.624	.722
2. I try to keep my life simple, as far as possessions are concerned	23.89	39.949	.697	.709
3. The things I own aren't all that important to me	23.28	47.570	.291	.789

4. I enjoy spending money on things that aren't practical	23.62	43.878	.454	.758
5. Buying things gives me a lot of pleasure	22.78	42.923	.601	.731
6. I like a lot of luxury in my life	23.58	42.212	.489	.752
7. I put less emphasis on material things than most people I know	23.78	46.434	.375	.772

7.3.Appendix C

Simple Linear Regression analysis of the variables *"Influencer Credibility"* and *"Repeat Purchase Intention"* for H1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.508[a]	.258	.254	1.12607

a. Predictors: (Constant), new_cre

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.822	1	80.822	63.738	<.001[b]
	Residual	232.051	183	1.268		
	Total	312.873	184			

a. Dependent Variable: n_s_pur
b. Predictors: (Constant), new_cre

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.378	.499		-.757	.450
	new_cre	.799	.100	.508	7.984	<.001

a. Dependent Variable: n_s_pur

7.4.Appendix D

Simple Linear Regression analysis of the variables *"Influencer Credibility"* and *"FOMO"* for H2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.329[a]	.109	.104	1.54286

a. Predictors: (Constant), new_cre

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.022	1	53.022	22.274	<.001[b]
	Residual	435.614	183	2.380		
	Total	488.637	184			

a. Dependent Variable: n_FOMO
b. Predictors: (Constant), new_cre

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.813	.684		1.190	.236
	new_cre	.647	.137	.329	4.720	<.001

a. Dependent Variable: n_FOMO

7.5.Appendix E

Simple Linear Regression analysis of the variables *"FOMO"* and *"Repeat Purchase Intention"* for H3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.280[a]	.078	.073	1.25522

a. Predictors: (Constant), n_FOMO

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.542	1	24.542	15.576	<.001[b]
	Residual	288.332	183	1.576		
	Total	312.873	184			

a. Dependent Variable: n_s_pur
b. Predictors: (Constant), n_FOMO

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.656	.245		10.843	<.001
	n_FOMO	.224	.057	.280	3.947	<.001

a. Dependent Variable: n_s_pur

7.6. Appendix F

Simple Linear Regression analysis of the variables *"Influencer Credibility"* and *"Persuasion Knowledge"* for H5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.156[a]	.024	.019	.77388

a. Predictors: (Constant), new_cre

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.738	1	2.738	4.571	.034[b]
	Residual	109.596	183	.599		
	Total	112.334	184			

a. Dependent Variable: n_p_kno
b. Predictors: (Constant), new_cre

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.821	.343		14.057	<.001
	new_cre	.147	.069	.156	2.138	.034

a. Dependent Variable: n_p_kno

7.7.Appendix G

Simple Linear Regression analysis of the variables *"Persuasion Knowledge"* and *"Repeat Purchase Intention"* for H6

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.045[a]	.002	-.003	1.30624

a. Predictors: (Constant), n_p_kno

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.627	1	.627	.367	.545[b]
	Residual	312.246	183	1.706		
	Total	312.873	184			

a. Dependent Variable: n_s_pur
b. Predictors: (Constant), n_p_kno

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.966	.690		5.747	<.001
	n_p_kno	-.075	.123	-.045	-.606	.545

a. Dependent Variable: n_s_pur

7.8.Appendix H

Process Results (Model 4) for Mediation analysis for H4

```
OUTCOME VARIABLE:
 n_FOMO

Model Summary
         R       R-sq        MSE          F        df1        df2          p
     .3294      .1085     2.3804    22.2744     1.0000   183.0000      .0000

Model
            coeff         se          t          p       LLCI       ULCI
constant    .8134      .6838     1.1895      .2358     -.5357     2.1624
new_cre     .6471      .1371     4.7196      .0000      .3766      .9177

Standardized coefficients
            coeff
new_cre     .3294


************************************************************************
OUTCOME VARIABLE:
 n_s_pur

Model Summary
         R       R-sq        MSE          F        df1        df2          p
     .5221      .2726     1.2505    34.0955     2.0000   182.0000      .0000

Model
            coeff         se          t          p       LLCI       ULCI
constant   -.4599      .4975     -.9243      .3565    -1.4415      .5217
new_cre     .7335      .1053     6.9689      .0000      .5259      .9412
n_FOMO      .1011      .0536     1.8871      .0607     -.0046      .2068

Standardized coefficients
            coeff
new_cre     .4666
n_FOMO      .1264

Test(s) of X by M interaction:
         F        df1        df2          p
     2.5667     1.0000   181.0000      .1109


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

Direct effect of X on Y
     Effect         se          t          p       LLCI       ULCI      c'_cs
      .7335      .1053     6.9689      .0000      .5259      .9412      .4666

Indirect effect(s) of X on Y:
            Effect     BootSE   BootLLCI   BootULCI
n_FOMO       .0654      .0446     -.0146      .1602

Completely standardized indirect effect(s) of X on Y:
            Effect     BootSE   BootLLCI   BootULCI
n_FOMO       .0416      .0284     -.0091      .1018
```

7.9. Appendix I

Process Results (Model 4) for Mediation analysis for H7

```
OUTCOME VARIABLE:
 n_p_kno

Model Summary
          R        R-sq       MSE          F        df1         df2          p
      .1561      .0244      .5989      4.5712     1.0000    183.0000      .0338

Model
              coeff         se          t          p        LLCI        ULCI
constant     4.8210      .3430    14.0570      .0000      4.1444      5.4977
new_cre       .1470      .0688     2.1380      .0338       .0114       .2827

Standardized coefficients
              coeff
new_cre       .1561


*************************************************************************
OUTCOME VARIABLE:
 n_s_pur

Model Summary
          R        R-sq       MSE          F        df1         df2          p
      .5236      .2741     1.2479     34.3632     2.0000    182.0000      .0000

Model
              coeff         se          t          p        LLCI        ULCI
constant      .6458      .7139      .9046      .3669     -.7628      2.0545
new_cre       .8302      .1005     8.2598      .0000      .6319      1.0285
n_p_kno      -.2123      .1067    -1.9895      .0481     -.4228      -.0018

Standardized coefficients
              coeff
new_cre       .5281
n_p_kno      -.1272

Test(s) of X by M interaction:
          F         df1         df2          p
     1.6422     1.0000    181.0000      .2017


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

Direct effect of X on Y
     Effect         se          t          p        LLCI        ULCI       c'_cs
      .8302      .1005     8.2598      .0000      .6319      1.0285       .5281

Indirect effect(s) of X on Y:
              Effect     BootSE    BootLLCI    BootULCI
n_p_kno      -.0312      .0253     -.0906       .0034

Completely standardized indirect effect(s) of X on Y:
              Effect     BootSE    BootLLCI    BootULCI
n_p_kno      -.0199      .0159     -.0570       .0020
```

7.10. Appendix J

Process Results (Model 1) for Moderation analysis for H8

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2 *****************

          Written by Andrew F. Hayes, Ph.D.        www.afhayes.com
     Documentation available in Hayes (2022). www.guilford.com/p/hayes3


*************************************************************************
Model  : 1
    Y  : n_s_pur
    X  : new_cre
    W  : n_m_lit

Sample
Size:  185


*************************************************************************
OUTCOME VARIABLE:
 n_s_pur

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      .5118      .2620     1.2757    21.4156     3.0000   181.0000      .0000

Model
             coeff         se          t          p       LLCI       ULCI
constant    2.2844     3.2444      .7041      .4823    -4.1173     8.6861
new_cre      .1968      .6740      .2921      .7706    -1.1331     1.5268
n_m_lit     -.4879      .6033     -.8087      .4197    -1.6783      .7025
Int_1        .1098      .1235      .8897      .3748     -.1338      .3535

Product terms key:
 Int_1    :         new_cre  x         n_m_lit

Test(s) of highest order unconditional interaction(s):
      R2-chng          F        df1        df2          p
X*W      .0032      .7916     1.0000   181.0000      .3748

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

Level of confidence for all confidence intervals in output:
  95.0000
```

7.11.   Appendix K

Process Results (Model 1) for Moderation analysis for H9

```
Run MATRIX procedure:

**************** PROCESS Procedure for SPSS Version 4.2 ****************

          Written by Andrew F. Hayes, Ph.D.        www.afhayes.com
     Documentation available in Hayes (2022). www.guilford.com/p/hayes3

*************************************************************************
Model  : 1
    Y  : n_s_pur
    X  : new_cre
    W  : n_skep

Sample
Size:  185

*************************************************************************
OUTCOME VARIABLE:
 n_s_pur

Model Summary
          R         R-sq        MSE          F        df1        df2          p
      .5488        .3012     1.2079    26.0075     3.0000   181.0000      .0000

Model
              coeff         se          t          p        LLCI        ULCI
constant    -1.5745     1.3207    -1.1922      .2347     -4.1805      1.0314
new_cre       .8915      .2719     3.2791      .0012       .3551      1.4279
n_skep        .4507      .3660     1.2315      .2197      -.2714      1.1728
Int_1        -.0433      .0738     -.5858      .5587      -.1890       .1024

Product terms key:
 Int_1    :          new_cre  x        n_skep

Test(s) of highest order unconditional interaction(s):
      R2-chng          F        df1        df2          p
X*W       .0013      .3432     1.0000   181.0000      .5587

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

Level of confidence for all confidence intervals in output:
  95.0000

------ END MATRIX -----
```

7.12.   Appendix L

Process Results (Model 1) for Moderation analysis for H10

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2 *****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022). www.guilford.com/p/hayes3

*************************************************************************
Model  : 1
    Y  : n_s_pur
    X  : new_cre
    W  : n_mat

Sample
Size:  185

*************************************************************************
OUTCOME VARIABLE:
 n_s_pur

Model Summary
          R        R-sq        MSE          F        df1        df2          p
      .5220       .2725      1.2576     22.5938     3.0000    181.0000      .0000

Model
             coeff         se          t          p        LLCI       ULCI
constant   -2.6654     1.9318    -1.3798      .1694     -6.4771     1.1462
new_cre     1.1738      .3974     2.9539      .0036       .3897     1.9579
n_mat        .6629      .5085     1.3036      .1940      -.3405     1.6663
Int_1       -.1105      .1026    -1.0777      .2826      -.3129      .0918

Product terms key:
 Int_1    :         new_cre   x         n_mat

Test(s) of highest order unconditional interaction(s):
      R2-chng          F         df1         df2          p
X*W      .0047     1.1615      1.0000    181.0000      .2826

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

Level of confidence for all confidence intervals in output:
  95.0000

------ END MATRIX ------
```

7.13.   Appendix M

Survey

Introduction

Welcome!

Thank you for your interest in participating in this survey.

My name is Sofia Ochs (student number 657798) and I am currently conducting this study as part of my Master's thesis at Erasmus University Rotterdam.

The purpose of this research is to explore how people respond to influencer content and what factors may play a role in their attitudes and online purchase behavior. The questionnaire will take approximately 6-8 minutes to complete. There are no right or wrong answers, and your honest input is highly appreciated.

Confidentiality: participation in this study is entirely anonymous. Your responses will be used solely for academic purposes. Only participants aged 18 years or older are eligible to take part. There are no foreseeable risks or discomforts related to this study.

Voluntary Participation: your participation is voluntary. You may decline to answer any question or withdraw from the survey at any point without any consequences or explanation. If you have any questions about this research before or after your participation, feel free to contact me at 657798so@eur.nl.

This study has been approved by the Ethics Committee of Erasmus University Rotterdam. If you have any concerns about your rights or data privacy, you may contact the university's Data Protection Officer at fg@eur.nl.

Consent

If you have read and understood the information above and voluntarily consent to participate in this research, please click "I agree" to proceed with the questionnaire.

☐ I agree

☐ I disagree

Influencer Credibility

In the following section, you will be shown several statements about influencers. To ensure that all participants understand the key terms in the same way, before answering, please take a moment to read the definition of Influencer: An influencer is a person who has built a large following on social media platforms such as TikTok or Instagram. Influencers often create content around specific themes (e.g., beauty, fashion, fitness) and may promote products, services, or ideas to their audience. Now, please think about a situation when you saw a product sponsored by an influencer and answer the next questions.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

1. I prefer to watch advertisements with physically attractive (beautiful, elegant, classy) influencers

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

2. I think that attractiveness is an important characteristic for an influencer

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

3. I feel that physically attractive influencers can influence my purchase intention towards an influencer endorsed brand

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

4. I remember a brand that is being endorsed by an attractive influencer more

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

5. I think advertisements with an influencer who has expertise (skilled, qualified, knowledgeable, experienced) is more respectable

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

6. I pay more attention to the advertisements using an expert influencer

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

7. I will buy a product if the influencer endorsing it is an expert

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

8. I think a brand that is being endorsed by an expert influencer is more trustable

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

9. I think advertisements with a trustworthy (dependable, honest, sincere, reliable) influencer receives less negative recalls

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

10. I feel that advertisements with a trustworthy influencer push me to remember that advertisement and the product that is being endorsed

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

11. The influencer is a trustworthy person

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

12. I think a brand that is being endorsed by a trustworthy influencer is more respectable and desirable

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

Online Repeat Purchase Intention

Now, please think about a situation when you saw a product sponsored by an influencer and answer the next questions.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

1. I intend to keep purchasing items sponsored by influencers in the future

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

2. I will frequently purchase items sponsored by influencers in the future

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

3. I will recommend that other people purchase items sponsored by influencers

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

FOMO

This section focuses on how you feel about missing out on experiences.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal feelings.

1. I feel anxious when I do not experience events/opportunities

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

2. I believe I am falling behind compared with others when I miss events/opportunities

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

3. I feel anxious because I know something important or fun must happen when I miss events/opportunities

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

4. I feel sad if I am not capable of participating in events due to constraints of other things

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

5. I feel regretful of missing events/opportunities

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

Persuasion Knowledge

This section is about your awareness of marketing tactics.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

1. I know when an offer is "too good to be true"

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

2. I can tell when an offer has strings attached

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

3. I have no trouble understanding the bargaining tactics used by salespersons

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

4. I know when a marketer is pressuring me to buy

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    5. I can see through sales gimmicks used to get consumers to buy

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    6. I can separate fact from fantasy in advertising

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

Media Literacy

Now, you'll be asked about your ability to evaluate and interpret media content. To ensure that all participants understand the key terms in the same way, before answering, please take a moment to read the definition of Media rating symbols: Media rating symbols are labels that indicate the recommended age group or content warnings for media, such as movies, TV shows, or video games. They help people choose media that's appropriate for them or others. Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

    1. I can distinguish different functions of media (communication, entertainment, etc.)

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    2. I am able to determine whether or not media contents have commercial

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    3. I manage to classify media messages based on their producers, types, purposes and
       so on

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    4. I can compare news and information across different media environments

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

    5. I can combine media messages with my own opinions

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree ☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

6. I consider media rating symbols to choose which media contents to use

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

7. It is easy for me to make decision about the accuracy of media messages

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

8. I am able to analyze positive and negative effects of media contents on individuals

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree ☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

9. I can evaluate media in terms of legal and ethical rules (copyright, human rights, etc.)

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

10. I can assess media in terms of credibility, reliability, objectivity and currency

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

11. I manage to defend myself from the risks and consequences caused by media contents

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

Dispositional Skepticism

This section includes statements about your views on advertising.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

1. We can depend on getting the truth in most advertising

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

2. Advertising's aim is to inform the consumer

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

3. I believe advertising is informative

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

4. Advertising is generally truthful

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

5. Advertising is a reliable source of information about the quality and performance of products

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

6. Advertising is truth well told

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

7. In general, advertising presents a true picture of the product being advertised

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

8. I feel I've been accurately informed after viewing most advertisements

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

9. Most advertising provides consumers with essential information

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

Centrality of Materialism

The following questions are about your attitudes toward material possessions and consumer goods.

Please indicate how much you agree or disagree with the following statements. Select the option that best reflects your personal opinion.

1. I usually buy only the things I need

☐ Strongly disagree   ☐ Disagree   ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree   ☐ Agree   ☐ Strongly agree

2. I try to keep my life simple, as far as possessions are concerned

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

3. The things I own aren't all that important to me

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

4. I enjoy spending money on things that aren't practical

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

5. Buying things gives me a lot of pleasure

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

6. I like a lot of luxury in my life

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

7. I put less emphasis on material things than most people I know

☐ Strongly disagree ☐ Disagree ☐ Somewhat disagree ☐ Neither agree nor disagree

☐ Somewhat agree ☐ Agree ☐ Strongly agree

Demographics

This is the final segment, featuring a few additional questions about you. As mentioned in the introduction, these answers are used for statistical purposes only and will remain anonymous.

1. What is your gender?

☐ Male

☐ Female

☐ Non-Binary / Third Gender

☐ Prefer not to say

☐ Other

_____

2. How many hours a day do you approximately consume social media content?

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ 6

☐ 7

☐ 8

☐ 9

☐ 10

☐ 11

☐ 12 or more

   3. What is your age? (example: 22)

      _____

End message

We thank you for your time spent taking this survey.

Your response has been recorded.