



## The Mediating Role of Self-Congruence in the Effect of Influencer Marketing on Digital Natives' Brand Loyalty

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### Research Article

#### History

Received: 06/12/2024

Accepted: 22/02/2025

JEL Codes: M31

### ABSTRACT

With the proliferation of social media, the influence of Social Media Influencers (SMIs) on consumers has also increased. Influencer marketing is one of the digital marketing methods frequently preferred by brands for product promotion. Generation Z, who prefers to learn through photos and videos, are therefore visual learners, and they are the consumer group that interacts most with SMIs and is defined as "digital natives." In this study, the mediating role of self-congruence in the effect of SMIs on the brand loyalty of Generation Z consumers was analyzed. The study analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM), a widely used method for examining relationships between multiple variables. The data set consisting of 286 participants was analyzed with Smart PLS 4, which is one of the analysis programs that use ECT- SEM together. According to the results of the study examining the mediating role of self-image congruence in the effect of SMIs on the brand loyalty of Generation Z, the credibility of SMIs, image congruence with the product they promote, and meaning transfer do not affect consumers' self-image congruence with the promoted brand. However, the attractiveness of the SMIs positively affects consumers' self-image congruence. In another finding, credibility and meaning transfer have a positive effect on brand loyalty. In line with these results, Generation Z consumers' brand loyalty will significantly increase if the SMI is perceived as trustworthy, honest, knowledgeable about the promoted product or service, competent in shaping public opinion, and effective in communication. In addition, self-congruence fully mediated the effect of meaning transfer and trustworthiness on brand loyalty and made the relationship insignificant. This result, which will fill an important gap in the literature, is the most important output of the research. In this context, the credibility and meaning transfer ability of SMIs positively affect the brand loyalty of digital consumers of Generation Z, but these consumers do not develop any loyalty relationship with brands that are not compatible with their self-image. This research offers important insights for marketing professionals.

**Keywords:** Influencer marketing, Social media marketing, Self-congruity, Source credibility, Brand loyalty

## Influencer Pazarlamasının Dijital Yerlilerin Marka Sadakatine Etkisinde Benlik Uyumunun Aracılık Rolü

#### Süreç

Geliş: 06/12/2024

Kabul: 22/02/2025

Jel Kodları: M31

### ÖZET

Sosyal medyanın yaygınlaşmasıyla birlikte, Sosyal Medya Influencer'larının (SMI) tüketiciler üzerindeki etkisi de artmıştır. Influencer pazarlaması, günümüzde ürün tanıtımı için markalar tarafından sıklıkla tercih edilen dijital pazarlama yöntemlerinden biridir. Özellikle fotoğraf ve videolarla öğrenmeyi tercih eden, dolayısıyla birer görsel öğrenici olan Z kuşağı, sosyal medya influencer'larıyla en çok etkileşime geçen ve "dijital yerliler" olarak tanımlanan tüketici grubudur. Bu çalışmada, SMI'ların, Z kuşağı tüketicilerin marka sadakatine etkisinde benlik uyumunun aracılık rolü analiz edilmiştir. Araştırmanın analiz sürecinde birden fazla değişkenin birbiri arasındaki ilişkilerin incelenmesinde sıklıkla kullanılan Kısmi En Küçük Kareler Yapısal Eşitlik Modellemesi (EKK-YEM) kullanılmıştır. 286 katılımcıdan oluşan veri seti, EKK-YEM'in birlikte kullanıldığı analiz programlarından Smart PLS 4 ile analiz edilmiştir. SMI'ların Z kuşağının marka sadakatine etkisinde benlik uyumunun aracılık rolünün incelendiği araştırmanın sonuçlarına göre; sosyal medya etkileyicilerinin güvenilirliği, tanıttıkları ürünle imaj uyumu ve anlam transferi, tüketicilerin tanıtılan marka ile benlik imajı uyumunu etkilememektedir. Ancak, sosyal medya etkileyicisinin çekiciliği, tüketicilerin benlik uyumunu olumlu yönde etkilemektedir. Diğer bir bulguda ise güvenilirlik ve anlam transferinin marka sadakati üzerinde olumlu bir etki yarattığı görülmüştür. Bu sonuçlar doğrultusunda, takip edilen sosyal medya fenomeninin güvenilir olması, dürüstlük göstermesi, tanıttığı ürün veya hizmet hakkında bilgi sahibi olması, kamuoyu oluşturma konusunda yetkinliğe sahip olması ve etkili iletişim becerilerine sahip olması Z kuşağı tüketicilerin marka sadakatini artıracaktır. Ayrıca anlam transferi ve güvenilirliğin marka sadakatine etkisinde benlik uyumunun tam aracılık etkisi gözlemlenmiş ve ilişkiyi anlamsızlaştırmıştır. Literatürdeki önemli bir boşluğu dolduracak olan bu sonuç, araştırmanın en önemli çıktısıdır. Bu bağlamda, SMI'ların güvenilirliği ve anlam transfer yeteneği takipçisi olan Z kuşağının oluşturduğu dijital tüketicilerin marka sadakatini pozitif yönde etkilemekte fakat bu tüketiciler, kendi benlik imajlarıyla uyumlu olmayan markalarla herhangi bir sadakat ilişkisi geliştirmemektedir. Bu araştırma, pazarlama profesyonellerine önemli içgörüler sunmaktadır.

**Anahtar Kelimeler:** Etkileyici pazarlama, Sosyal medya pazarlaması, Benlik uyumu, Kaynak güvenilirliği, Marka sadakati

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## Introduction

With the advent of social media, social media influencers have become an important alternative for brand promotion. With the widespread use of social media platforms, marketing strategies have also begun to go digital and have become particularly effective with young consumer groups. Individuals born between 1995 and 2010, known as Generation Z or 'Digital Natives' (Priporas et al., 2020), are the consumer group most accustomed to digital technologies and social media platforms. The term 'digital natives' has emerged to describe young people born in the internet age who have grown up with new technologies such as video games, mobile phones, etc. (Prensky, 2001). Seemiller & Grace (2016) defined 'digital natives' as people born between 1995 and 2010. Digital natives are a more tech-savvy generation because they were born in the digital age and often socialise online (Wong et al., 2022, p. 115). This generation is involved in the process of co-creating with brands and consumes information online (Williams et al., 2012). This generation, which prefers methods that allow it to reach results faster rather than complex processes to access information, has a very high rate of internet use (Erwin et al., 2023, p. 1040).

While Generation Z is defined as "digital natives" born in the digital age, Generation X is defined as "digital immigrants" (Agárdi & Alt, 2024, p. 1464). Digital migrants consumers who were introduced to computers and the Internet in their adulthood. (Wang et al., 2013). Some researchers believe that digital immigrants have difficulty learning and using new technologies, and some even resist new digital technologies (Vodanovich et al., 2010; Chris Zhao et al., 2014, p. 223). On the other hand, some researchers argue that although digital natives are born into a technological world, many digital immigrants have more technological knowledge and are more skilled in using digital devices (Kesharwani, 2020, p. 1). While digital natives prefer to spend time on social networks where they can communicate and interact synchronously, digital migrants tend to use asynchronous digital communication tools such as email (Khoir & Davison, 2014; Metallo & Agrifoglio, 2015). Digital natives have characteristics such as chatting online, instant messaging in digital communication, frequently sharing events in their daily lives on digital platforms, instantly sharing their personal opinions and insights on social media platforms, using digital channels as part of both personal and professional life, creating content, and interacting. Digital immigrants, on the other hand, are distinguished from digital natives by characteristics such as preferring email in digital communication, calling rather than instant messaging in mobile communication, limited sharing on digital channels, sharing their thoughts with their peers rather than sharing with everyone on blogs, being consumers rather than creators of content, using digital channels only as part of their professional life to enhance their functionality (Kesharwani, 2020, p. 3; Vodanovich et al., 2010).

The most fundamental difference between Generation Z and Generation Y is that while Generation Z prefers product uniqueness, Generation Y pays for the value that brands provide to them (Bhargava et al., 2020). Some studies in the literature suggest that influencer marketing is more effective with Generation Z than with Generation Y (Grácio, 2020) and that the use of influencer marketing in marketing communications by companies targeting Generation Z will be beneficial in developing relationships with Generation Z consumers and increasing their loyalty (Nadanyiova & Sujanska, 2023). In fact, the study conducted by Ninan et al. (2020) concluded that social media marketing is more effective than traditional marketing methods on Generation Z and that social media marketing can affect the purchase intention of Generation Z consumers.

It shows that Generation Z uses social media more than Generation Y for education, entertainment, shopping, and socializing, but both generations use social media equally for information search (Mude & Undale, 2023). According to the results of another study investigating the effects of social media marketing activities on the travel behavior of Generation Z, Generation Z women are affected by the personalization of social media marketing activities and word-of-mouth marketing applications, whereas Generation Z male consumers are more responsive to the entertainment aspects of these applications (Liu et al., 2023). Another study revealed that social media marketing has a significant effect on the hedonic shopping value and impulsive purchases of Generation Z (Saputra & Amani, 2023).

The role of SMIs in increasing brand loyalty is crucial for corporate success, making it a significant area of interest for both academics and marketing professionals. In recent years, marketers have increasingly collaborated with SMIs to gain competitive advantages and strengthen their branding efforts. Over the past decade, SMIs have become an integral part of marketing strategies across many brands (Saini, 2021).

Influencer marketing facilitates the ability of brands to reach large audiences via social media and establish deeper connections with their target audience. SMIs can directly influence consumer-brand interactions and perceptions, playing a key role in fostering brand loyalty (Dilek & Çatı, 2023; Yılmaz et al., 2022).

Consumers are drawn to brands not only for their functional benefits but also for the symbolic meanings embedded in the brand's image (McCracken, 1986). Brands with unique images or personalities enable individuals to express their identity, seek approval, or develop a stronger sense of self (Aaker, 1999; Park ve John, 2010). Studies show that consumers often favor brands whose image resonates with their personal self-concept or identity (Liu et al., 2012; Mazodier & Merunka, 2012).

Brand consumption fulfills significant psychological needs by shaping, expressing, and reinforcing self-image while also emphasizing individuality and differentiation from others (Sirgy, 1982; McCracken, 1986). The alignment between

a consumer's self-image and the brand's user image has long been recognized as a positive factor in influencing consumer behavior. In marketing, this alignment is referred to as self-congruity (Sirgy et al., 1997).

Self-congruity refers to consumers' perception of alignment between their self-images and the brand or SMI. It has been shown that self-congruity influences various consumer behaviors, including brand preference, brand attitude, and satisfaction (Liu et al., 2012; Hosany & Martin, 2012; Marshall et al., 2008).

In the literature, there are studies showing that SMIs can affect the brand loyalty of Generation Z, and purchase intention has a mediating role in this relationship (Pinto & Paramita, 2021); that the credibility of SMIs has a significant effect on the purchase intention of Generation Z, and that the brand image has a full mediating role in this relationship (Nugroho et al., 2022; Tamara et al., 2021; Ghaleb & Alawad, 2024); and that perceived SMI credibility, the level of SMI-product fit, perceived expertise, and trustworthiness affect the purchase intention of Generation Z (Dharma et al., 2024). Based on these data, there are studies in the literature investigating the effect of SMIs on the purchase intention of Generation Z, but there are limited studies examining the effect on brand loyalty. In addition, there is no study on the mediating role of self-congruity for Generation Z or digital natives. In this context, the current study is expected to fill this gap.

The purpose of this study is to investigate the mediating role of self-congruity in the impact of SMIs on the brand loyalty of Generation Z consumers. This study will delve into the effects of SMIs and how consumers' perceptions of self-congruity influence brand loyalty, providing valuable insights for both academic literature and digital marketing professionals.

## **Theoretical Background**

### **Source Credibility**

Source credibility refers to the positive attributes of a message source that influence the receiver's acceptance of the message, and the characteristics used to persuade the receiver (Ohanian, 1990). Source credibility theory states that a message is more effective if it comes from a source that is trusted by consumers (van Reijmersdal et al., 2024). In the context of social media, source credibility is the degree to which content creators are perceived as trustworthy, knowledgeable, and believable (Zha et al., 2018).

In influencer marketing, online source credibility plays a significant role in shaping consumer behavior and brand responses. Research shows that dimensions of credibility such as expertise, trustworthiness, and attractiveness significantly influence consumers' product interest, parasocial relationships, and purchase intentions (van Reijmersdal et al., 2024; Fatima & Billah, 2023; Crespo & Tille, 2024; Bogoevska-Gavrilova, 2023; Ohanian, 1990).

Influencer marketing also has a substantial impact on customer-based brand equity and purchase intentions by influencing perceptions of online source credibility (Güven & Köken, 2022). The credibility and expertise of influencers play a critical role in shaping the perceived trustworthiness of sponsored content, and subjective commentary based on personal experiences is often considered more reliable than objective product information (Lee, 2019).

The model of the current research was created by utilizing the attractiveness and trustworthiness (credibility) dimensions of the source credibility theory (SCR) and the product match-up, transfer meaning, self-congruity, and brand loyalty variables. Since the study investigates the impact of SMIs on brand loyalty and self-congruity, the SCT frequently used in this field, has been employed. The SCT model is widely used in areas such as e-commerce, digital marketing, healthcare, education, media, and management. It is applied to understand users' trust in online sources and the effects of this trust across various domains (Tian & Li, 2022; Yuan, S., & Lou, 2020; Luo vd., 2013). According to the theory, information provided by a reliable source can influence consumers' beliefs, opinions, attitudes, and behaviors (Wang et al., 2017). The research model is shown in Figure 1. The variables in the model are: Attractiveness (A) and Credibility (C), which are the two variables of the Source Credibility Model (SCM); Product Match-up (PM), Transfer of Meaning (T), Self-congruity, and Brand loyalty. The scale items were adapted from previous and recent studies in the literature to suit the current research.

### **Self-Congruity**

The self-concept was initially developed as a unidimensional theory, but over time it has been expanded to include different dimensions such as the ideal self, the social self, and the ideal social self, and has become a multidimensional theory (Sirgy, 1982). Sirgy and colleagues (2000) identified four basic self dimensions: actual self, ideal self, social self, and ideal social self.

While the real self refers to the way an individual perceives himself/herself, the ideal self represents the individual's perception of himself/herself as the person he/she wants to be. The social self includes perceptions of how an individual believes others see him/her, while the ideal social self reflects how an individual prefers to be perceived by others (Dogra, 2019).

Levy's (1959) theory posits that products embody symbolic meanings, which can psychologically influence consumers. This notion paved the way for further theories that suggest consumers develop a repertoire of self-images depending on different situations and express varying selves to receive positive feedback (Schenk & Holman, 1980).

Self-congruity refers to the degree of fit between the consumer's self-concept and the brand's personality. This alignment influences the consumer's experience or feelings during the consumer-brand relationship formation process (Aaker, 1999). According to Hanna and Wozniak (2001), self-congruity is the tendency of consumers to purchase products that align with certain aspects of their personality. Xue (2008) suggests that consumers purchase products for the symbolic value associated with their use and image. Self-congruity is a concept that can be used to analyze how brands emotionally and personally impact consumers (Dogra, 2019).

In consumer psychology, the notion of self has been employed to understand decision-making before purchasing (Hung & Petrick, 2011). Research has shown that consumers often prefer brands that align with their self-concept (Belanche et al., 2021; Xu & Pratt, 2018). Pradhan et al. (2014) have shown that alignment between a consumer and a brand or a sports celebrity and a sports brand can contribute to consumers developing a positive attitude toward the brand. Malewicki (2005) stated that alignment between a consumer's self-concept and the product increases emotional attachment, and the use of trusted brand advocates can facilitate this effect.

Consumers' self-congruity with SMIs refers to the level of fit they perceive between themselves and SMIs, based on factors such as age, lifestyle, or personality traits (Xu and Pratt, 2018). Consumers who are congruent with SMIs and brands exhibit more positive attitudes toward the brand and have higher purchase and recommendation intentions, which increases the efficiency of influencer marketing efforts (Belanche et al., 2021). Self-congruity provides strategic insights for marketing managers for positioning and advertising research, serving as a foundation for market segmentation (Khan & Kashif, 2023). The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H1:** Social media influencers have an impact on digital natives' self-congruence.

### **Attractiveness**

According to McGuire (1985), the attractiveness of a source involves factors such as familiarity, similarity, likeability, and physical appeal. A message from an attractive source receives more approval from consumers (Kim & Kim, 2021). Attractive SMIs are more likely to capture the attention of their followers and influence them positively (Lim et al., 2017, p. 22).

Previous studies have shown that perceived social media marketing activities have a significant positive effect on attractiveness, that consumers who perceive SMIs as attractive develop a stronger parasocial relationship, and that attractiveness has a significant positive effect on online impulsive purchasing (Koay et al, 2021; Lee & Watkins, 2016; Yuan & Lou, 2020). On the other hand, Sokolova & Kefi (2020) reported that successful outcome, parasocial interaction, and attractiveness showed a negative relationship. The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H1a:** The attractiveness of SMIs has an impact on digital natives' self-congruence.

### **Credibility**

The words and practices of SMIs are often perceived as more credible and persuasive by consumers (Talaverna, 2015). Consumers who perceive SMIs as trustworthy are able to develop a stronger parasocial relationship, and the perception of SMIs as trustworthy positively affects online impulsive purchasing (Koay et al., 2021). Since SMIs tend to form closer relationships with consumers, they are perceived as more credible, sincere, and knowledgeable when promoting brands, especially among younger generations (Lim et al., 2017). The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H1b:** The credibility of SMIs has an impact on digital natives' self-congruence.

### **Product Match-up**

The match between a brand's spokesperson and the product is critical for the success of marketing strategies (Lim et al., 2017, p. 22). SMIs, as spokespeople of the brand, must align well with the product characteristics. When there is an ideal match, consumer attitudes towards the brand will be positive (Kamins & Gupta, 1994). According to Shimp (2000), the match between an opinion leader and a product is a factor that affects purchase intention. Therefore, the match between the SMI and the product they promote, that is, their compatibility, will positively affect the outcome of the promotion (Lim, 2017, p. 23). The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H1c:** The product match-up of a SMIs' image with the promoted product has an impact on digital natives' self-congruence.

## Transfer Meaning

McCracken (1989) argues that endorsement effectiveness is derived from the meaning transfer process and therefore the effectiveness of a brand endorser is based on the endorsement process and the ability of the SMIs to convey product meaning. According to marketers, consumers prefer to purchase products that are endorsed by their reference groups (Fowles, 1996). Therefore, marketers expect SMIs to not only attract attention but also to convey positive meanings to the product belonging to the brand (Audi et al., 2015). The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H1d:** The transfer meaning of SMIs has an impact on digital natives' self-congruence.

## Brand Loyalty

SMIs are known to influence brand loyalty by strengthening brand image. The literature includes several studies exploring the impact of SMIs on brand loyalty. SMIs positively affect brand loyalty through electronic word-of-mouth communication, especially among female consumers (Harison and Lahav, 2024). Another study investigating the effect of SMIs sponsored by Nike on consumer behavior found that Instagram influencers positively affect brand loyalty (Kumar, 2024). Another study concluded that interactivity and attractiveness mediate the relationship between SMIs and brand loyalty (Ahmed and Ghaffar, 2024). In addition, brand image mediates the effect of SMIs on brand loyalty (Saini et al., 2021). Trustworthy content from influencers reduces consumer skepticism, increases trust in brands, and leads to greater brand loyalty (Gökerik, 2024). The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H2:** SMIs have an impact on digital natives' brand loyalty.

**H2a:** The attractiveness of SMIs has an impact on digital natives' brand loyalty.

**H2b:** The credibility of SMIs has an impact on digital natives' brand loyalty..

**H2c:** The product match-up of SMIs' image with the promoted product has an impact on digital natives' brand loyalty.

**H2d:** The transfer meaning of SMIs has an impact on digital natives' brand loyalty.

## Self-Congruence and Brand Loyalty

Studies on the effect of self-image congruence on brand loyalty reveal that this congruence indirectly strengthens brand loyalty through consumer satisfaction. In other words, self-image congruence creates a positive effect on brand loyalty by increasing consumer satisfaction. In addition, self-image congruence has a direct effect on brand loyalty (Kressmann et al., 2006; Köksal and Demir, 2012). When consumers prefer brands that are compatible with their self-image, their brand loyalty levels increase. In addition, self-image congruence affects customer preferences and brand loyalty by shaping the connection between brand personality and brand equity (Hellemans et al., 2023). In addition, self-image congruence plays a moderating role in the relationship between perceived coolness and brand equity through brand love (Khan and Kashif, 2023).

Studies have shown that self-image congruence positively affects brand love and loyalty, and this effect increases brand loyalty (Shimul and Phau, 2023; Köksal and Demir, 2012). In addition, another study determined that self-image congruence mediates the relationship between brand personality and brand loyalty (Tariq et al., 2023). Amjad and colleagues' (2018) research revealed that self-image congruence is a factor that moderates the relationship between brand personality and brand trust. The findings of Pinto and Paramita (2021) show that sustainable image congruence positively affects the brand loyalty of Generation Z, and this effect occurs indirectly through purchase intention. However, no study has been found in the literature examining the mediating role of self-image congruence in the effect of online source credibility on brand loyalty among Generation Z consumers. The scale items were adapted from previous and recent studies in the literature to suit the current research.

**H3:** Self-congruence has an impact on brand loyalty.

**H4:** Self-congruence mediates the impact of SMIs on digital natives' brand loyalty.

**H4a:** Self-congruence mediates the effect of social media influencers' attractiveness on digital natives' brand loyalty.

Among the sub-dimensions of Source Credibility Theory (SCT), credibility plays a crucial role in influencing brand loyalty through SMIs (Bogoevska-Gavrilova, 2023; Alam et al., 2012; Serman & Sims, 2022; Rather et al., 2022; Gunnarsson et al., 2018). SMIs who are perceived by the consumer as experts on the product or service will be adopted as trustworthy (Ohanian, 1990; Munnukka et al., 2016).

**H4b:** Self-congruence mediates the effect of social media influencers' credibility on digital natives' brand loyalty.

**H4c:** Self-congruence mediates the effect of social media influencers' product match-up on digital natives' brand loyalty.

**H4d:** Self-congruence mediates the effect of social media influencers' transfer meaning on digital natives' brand loyalty.

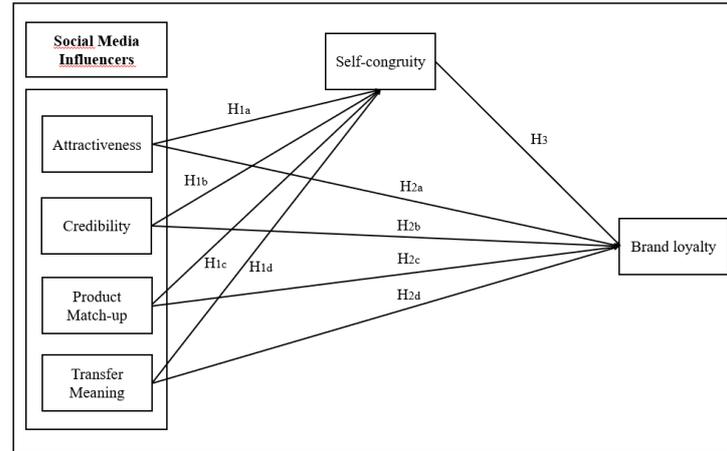


Figure 1. Conceptual research model  
Şekil 1. Araştırmanın kavramsal modeli

## Materials and Methods

### Material

This research offers an in-depth exploration of the impact of SMIs by assessing four key factors: credibility of the source (Hovland & Weiss, 1951), attractiveness of the source (McGuire, 1985), product-influencer alignment (Till & Busler, 1998), and the transfer of meaning (McCracken, 1989). The purpose of the study is to examine the mediating role of self-congruity in the effect of SMIs on the brand loyalty of digital natives. Studies on this subject are quite limited in the literature on digital natives who use social networks most frequently and have strong visual learning abilities (Pinto, & Paramita, 2021, Becerra, 2019). A review of the literature reveals that most studies have focused on Generation Y (Zuniga Rendon, 2018; Dhameeth & Ochi, 2017; Khan vd., 2021; Gubatova, 2020). For this reason, Generation Z has been chosen as the consumer group for this research.

The sample consists of Generation Z consumers who are 18 years of age and older, reside in Istanbul, and follow at least one social media influencer. A sample size of at least five times the number of survey questions is considered sufficient for analysis (Brown, 2015; Tabachnick & Fidell, 2013). According to the sample size calculation formula based on population size, confidence interval, and margin of error (Kılıç, 2012), the minimum sample size was determined to be 384 with a 95% confidence interval and a 5% margin of error.

The sample consists of Generation Z consumers who are over the age of 18, reside in Istanbul, and follow at least one social media influencer. The simple random sampling method was used in selecting the research sample. In the simple random sampling method, the sample selected from the universe is determined by a completely random selection process. In other words, each unit or individual has the same chance of being included in the sample as all other units in the universe (Büyüköztürk, 2018). The main reason for using this method in calculating the research universe is the sampling method suggested by Terzis and Economides (2010). This method adopts the view that it is sufficient for determining the universe in cases where it is difficult to determine the sample size. 405 survey forms were distributed within the possibilities, 387 survey forms were determined to be valid due to reasons such as working hours, reluctance, and reluctance, and finally, 2 survey forms were determined to be incomplete and 385 survey forms were analyzed. Partial Least Squares Structural Equation Modeling (LSS-YEM), which is frequently used in examining the relationships between multiple variables, will be used while analyzing the research. The analyzes will be carried out with the Smart PLS 4 program.

### Data Collection Process and Analysis

The scale items were adapted from previous studies in the literature to fit the current research. The source credibility was adapted from Hovland and Weiss (1951); source attractiveness from McGuire (1985); product fit from Till and Busler (1998), and meaning transfer from McCracken (1989); self-congruity from Dogra's (2019) study; and brand loyalty scale from De Vries & Carlson's (2014) study. The scale statements are detailed in Table 1.

The prepared scale was administered to potential users via face-to-face surveys. The survey was distributed to 385 participants between May 20, 2024, and July 8, 2024. A total of 302 participants responded to the survey, and after eliminating erroneous data, analyses were conducted with 286 usable responses. Before the scale questions in the survey, participants were asked about the category of the brand that had the most positive impact on them among the

product/service brands promoted by the influencer they followed most frequently on social media, and they were asked to answer the following questions by thinking of a brand belonging to the category they determined.

### Analysis

In the analysis phase, Partial Least Squares Structural Equation Modeling (PLS-SEM), a commonly used method for examining relationships between multiple variables, was employed (Hair et al., 2017, pp. 56-67; Toraman, 2023, pp. 11). The analyses were performed using Smart PLS 4, one of the programs that supports this model. After data collection, the analysis process commenced. Initially, erroneous data were cleaned, followed by reliability and validity analyses, where factor loadings, Cronbach's Alpha, composite reliability, and Average Variance Extracted (AVE) values were examined. Correlation analysis and hypothesis testing were then carried out. In the final stage,  $R^2$  and adjusted  $R^2$  values were calculated to complete the analysis process.

In the analysis, reliability and validity tests were first performed, as shown in Table 1. Factor loadings, Cronbach's Alpha, and CR values need to be above 0.70, while AVE values should exceed 0.50 (Hair et al., 2020). The analysis results showed that the factor loadings, Cronbach's Alpha, and composite reliability values met these conditions. Consequently, the values of the research variables are statistically significant in terms of reliability and validity.

**Table 1. Construct validity and reliability**

**Tablo 1. Geçerlilik ve güvenilirlik değerleri**

Variables	Indicators	Factor loadings	Cronbach's Alpha	Composite Reliability - CR	Average Variance Value (AVE)
<b>Self-Congruity</b>	<b>SC1:</b> I prefer this brand because it matches personality.	0.899	0.945	0.956	0.784
	<b>SC2:</b> I prefer this brand because of its functional features (color, packaging, etc.).	0.894			
	<b>SC3:</b> I feel safer when I purchase a product/service from this brand (compared to other brands).	0.911			
	<b>SC4:</b> This brand helps me improve my personal status.	0.897			
	<b>SC5:</b> I feel good when this brand's community/social media account shares/responds to my thoughts.	0.907			
	<b>SC6:</b> I feel good when others agree with my beliefs.	0.835			
<b>Brand loyalty</b>	<b>B1:</b> I would recommend the product/service of the brand promoted by the social media influencer to others.	0.923	0.957	0.965	0.822
	<b>B2:</b> I tell others about the product/service of the brand promoted by the social media influencer.	0.910			
	<b>B3:</b> I say positive things about this brand to other people.	0.933			
	<b>B4:</b> I intend to remain loyal to this brand in the future.	0.911			
	<b>B5:</b> I will not stop supporting this brand.	0.905			
	<b>B6:</b> I consider myself a loyal customer/advocate of this brand.	0.857			
<b>Attractiveness</b>	<b>A1:</b> The social media influencer I follow has a good personality.	0.911	0.945	0.956	0.784
	<b>A2:</b> The social media influencer I follow has intellectual ability.	0.878			
	<b>A3:</b> The social media influencer I follow has an attractive physical appearance.	0.839			
	<b>A4:</b> The social media influencer I follow has good behavior.	0.923			
	<b>A5:</b> The social media influencer I follow has an attractive face.	0.867			
	<b>A6:</b> The social media influencer I follow is presentable.	0.892			
<b>Credibility</b>	<b>C1:</b> I can trust the social media influencer I follow.	0.872	0.947	0.958	0.792

The Fornell-Larcker Criterion table was used for the correlation analysis, which is presented in Table 2. In the correlation analysis, it is expected that the correlation coefficient between a variable and itself will be high. Upon reviewing the table, the results of the correlation analysis were found to be consistent with the literature (Hair et al., 2020).

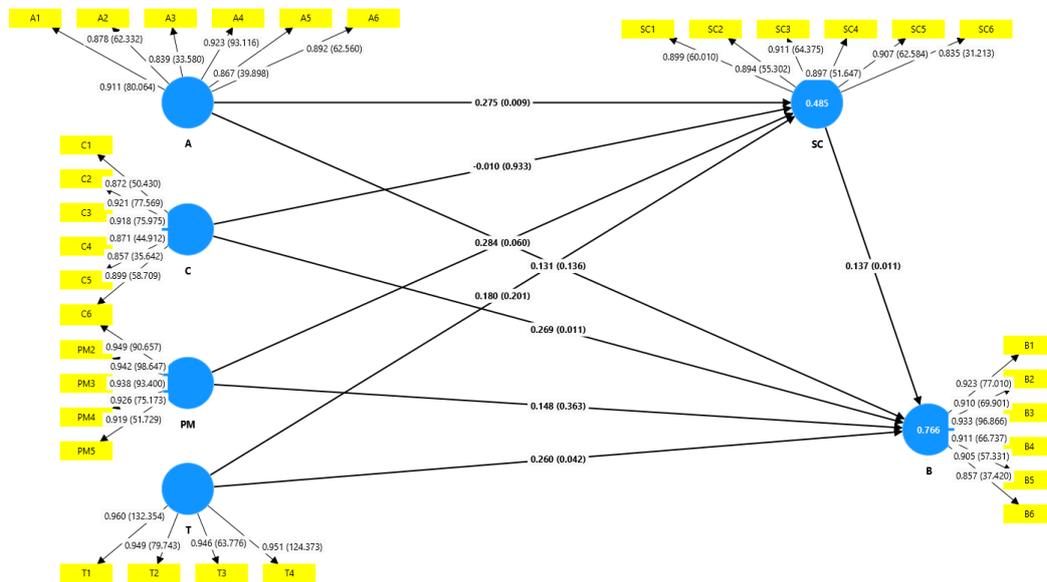
**Table 2. Fornell-Larcker Criterion Table, Results of Correlation Analysis Between Variables**  
**Tablo 2. Fornell-Larcker Kriteri Tablosu, Değişkenler Arası Korelasyon Analizi Sonuçları**

Variables	A	B	C	PM	SC	T
A	0.885					
B	0.808	0.907				
C	0.892	0.842	0.890			
PM	0.845	0.838	0.920	0.935		
SC	0.659	0.672	0.656	0.673	0.891	
T	0.853	0.838	0.887	0.922	0.667	0.952

A: Attractiveness, B: Brand loyalty, C: Credibility, PM: Product Match-up, SC: Self-Congruity, T: Transfer Meaning

### Discussion

Path coefficients, R<sup>2</sup>, factor loadings and relationships between hypotheses are given in Figure 2. The final results of the research are given collectively in Figure 2.



**Figure 2. Research path analyses**  
**Şekil 2. Araştırmanın yol analizi**

The hypotheses of the research model were examined, as shown in Table 3. Upon reviewing the hypothesis results, hypotheses H2a, H1b, H1c, H2c, and H1d were rejected, while H1a, H2b, H2d, and H3 were accepted. The hypothesis results of variables Transfer Meaning and Credibility are consistent with the literature (Pinto & Paramita, 202; Bogoevska-Gavrilova, 2023; Alam et al., 2012; Serman & Sims, 2022; Rather et al., 2022; Gunnarsson et al., 2018; Ohanian, 1990; Munnukka et al., 2016; Harison & Lahav, 2024; Gökerik, 2024; Kumar, 2024). While studies on the impact of self-congruity on source credibility exist (Yoon & Kim, 2016; Ayeh et al., 2013; Chih et al., 2020), no research was found examining the impact of source credibility on brand-self congruity. The hypothesis result of the SC variable is consistent with the literature (Kressmann et al., 2006; Köksal & Demir, 2012; Shimul & Phau, 2023).

**Table 3. Structural equation model analysis results**

**Tablo 3. Yapısal eşitlik modeli analiz sonuçları**

Hypotheses	Path	Original Sample	t-values	p-values	p<0,05 ?
H1a	A→SC	0.275	2.616	0.009	Cannot be rejected
H2a	A→B	0.131	1.491	0.136	Rejected
H1b	C→SC	-0.010	0.084	0.933	Rejected
H2b	C→B	0.269	2.546	0.011	Cannot be rejected
H1c	PM→SC	0.284	1.886	0.060	Rejected
H2c	PM→B	0.148	0.910	0.363	Rejected
H1d	T→SC	0.180	1.280	0.201	Rejected
H2d	T→B	0.260	2.033	0.042	Cannot be rejected
H3	SC→B	0.137	2.553	0.011	Cannot be rejected

p < 0.05

The relationships where full mediation occurred are shown in Table 4. Self-congruity fully mediated the effect of meaning transfer on brand loyalty, rendering the direct relationship insignificant. Similarly, self-congruity mediated the effect of credibility on brand loyalty, also rendering the direct relationship insignificant. These findings distinguish this study from other research in the literature. The fact that full mediation rendered the direct relationship insignificant indicates that the intervening variable (self-congruity) completely absorbs the effect of the independent variable on the dependent variable, making the direct relationship between the two variables statistically insignificant. This underscores the importance of the mediating variable's effect on the dependent variable (Baron & Kenny, 1986).

**Table 4. Specific indirect effects**

**Tablo 4. Aracılık etkisi analiz sonuçları**

Path	Original Sample	t-values	p-values
T→SC→B	0.025	1.010	0.313
C→SC→B	-0.001	0.075	0.940

The R<sup>2</sup> value represents the percentage of variance explained by the independent variables in relation to the dependent variable. When examining the R<sup>2</sup> and adjusted R<sup>2</sup> values in this study, it is observed that the R<sup>2</sup> value for brand loyalty, the dependent variable, is 0.762. This indicates a strong percentage of variance explained. In this context, the R<sup>2</sup> value of 0.762 for the dependent variable is statistically acceptable. This suggests that the independent and mediating variables included in the model were successfully selected (Hair et al., 2017, pp. 50-68; Yıldız, 2020, pp. 55-64; Toraman, 2024, pp. 6-8).

**Table 5 : Results of R2 and R2 adjusted**

**Tablo 5. Değişkenlerin açıklayıcılık düzeyleri**

Items	R <sup>2</sup>	Radj <sup>2</sup>
B	0.766	0.762
SC	0.485	0.478

The most important outcome of the study is that self-congruity fully mediates the effect of meaning transfer and reliability on brand loyalty and renders the relationship meaningless. This result is the original value of the study and fills an important gap in the literature. In this context, the reliability and meaning transfer ability of SMIs positively affect the brand loyalty of digital consumers consisting of Generation Z, who are followers, but these consumers do not develop any loyalty relationships with brands that are not compatible with their self-image. These findings differentiate the current study from other studies in the literature. Based on this result, marketers can focus on enhancing consumer self-congruity to build a strong consumer-brand relationship. The research will shed light on new research in the field of influencer marketing by examining the relationship between SMIs credibility, and brand loyalty and self-congruity.

This study provides insights for marketers regarding influencer marketing. Considering all these results, it can be said that careful analysis and strategic collaborations in the selection of SMIs have the potential to enhance a brand's ability to reach and engage its target audience. Most importantly, brand managers should ensure that their products align with the self-image of their target audience. Choosing credible SMIs who can accurately transfer meaning and align with the consumer's self-image can be a crucial step toward brand success.

Additionally, performance analyses of influencer marketing strategies should be conducted regularly to optimize content for the target audience. A detailed evaluation process is also required to determine whether SMIs are aligned with brand values. This evaluation process is essential to ensure that SMIs communicate the brand message accurately.

As a result, the fit between consumers' self-congruity and brand image has a significant impact on strengthening brand loyalty. By establishing brands that align with consumers' self-image congruence, brand managers can enhance consumer satisfaction, directly strengthen brand loyalty, and ultimately achieve a competitive advantage.

## Conclusion

This study examined the effects of source credibility, source attractiveness, product fit, and meaning transfer on self-concordance and brand loyalty. First, it was found that the attractiveness of SMIs and product match-up were not significantly related to brand loyalty (H2a and H2c were rejected). Second, it was concluded that the credibility, product match-up, and meaning transfer by SMIs were not significantly related to self-congruity (H1b, H1c, H1d). Third, self-congruity was found to have a positive effect on brand loyalty (H3), consistent with similar studies in the literature (Pinto & Paramita, 202; Bogoevska-Gavrilova, 2023; Alam et al., 2012; Serman & Sims, 2022; Rather et al., 2022; Gunnarsson et al., 2018; Ohanian, 1990; Munnukka vd., 2016; Harison & Lahav, 2024; Gökerik, 2024; Kumar, 2024).

When evaluating the study's findings, it was observed that the credibility of SMIs, the alignment of their image with the product they promote, and meaning transfer did not affect the congruity between the consumer's self-image and the promoted brand. However, the attractiveness of SMIs positively influenced self-congruity. Attractiveness refers not only to physical characteristics but also to intellectual abilities, a good personality, and behavior. Based on this result, it is recommended that marketing professionals consider these attractiveness traits when aiming to achieve consumer-brand self-congruity in their selection of SMIs.

Only the significant mediating variables were examined in Table 4, and it was found that credibility and meaning transfer positively affected brand loyalty. According to these results, an influencer who is perceived as trustworthy, honest, knowledgeable about the product or service they promote, and has the ability to form public opinion and communicate effectively will increase brand loyalty among their followers, i.e., the consumers.

On the other hand, self-congruity fully mediated the effects of meaning transfer and credibility on brand loyalty, rendering the direct relationship insignificant. This suggests that when self-congruity is introduced, the direct effect of meaning transfer and credibility disappears. In this case, the direct relationship between meaning transfer and brand loyalty, as well as between credibility and brand loyalty, becomes insignificant.

The limitation of the study is that it was conducted only with Generation Z consumers, who are digital natives aged 18 and over and live in Istanbul. Future studies can be conducted with Generation Z consumers who are currently under the age of 18 and living in different cities. In addition, comparative studies including Generation Y or Generation X consumers, who are digital immigrants, can provide valuable contributions to the literature in this field. Since the study was conducted cross-sectionally and in a specific time period, the attitudes of users toward social media influencers may change over time, and the findings of the study may be specific to the period in which the study was conducted. Therefore, similar studies can be conducted in different periods. In addition, the honesty and accuracy of the responses given by the participants to the survey questions is a limitation of any study.

In future studies, the mediating role of SMIs in the effect of self-congruity on the brand loyalty of digital immigrants can be analyzed and compared with digital natives. The studies can be repeated by conducting studies not only with Istanbul but also with digital natives living in different regions. The different effects of SMIs on the self-congruity and brand loyalty of digital natives can be investigated with appropriate scales. In the future, a similar study can be conducted with Generation Alpha, the latest generation that came after digital natives (Gen Z), and compared with Gen Z.

## Katkı Oranları ve Çıkar Çatışması / Contribution Rates and Conflicts of Interest

<b>Etik Beyan</b>	Bu çalışmanın hazırlanma sürecinde bilimsel ve etik ilkelere uyulduğu ve yararlanılan tüm çalışmaların kaynakçada belirtildiği beyan olunur.	<b>Ethical Statement</b>	It is declared that scientific and ethical principles have been followed while carrying out and writing this study and that all the sources used have been properly cited
<b>Yazar Katkıları</b>	Çalışmanın Tasarlanması: ACG (%100) Veri Toplanması: ACG (%100) Veri Analizi: ACG (%100) Makalenin Yazımı: ACG (%100) Makale Gönderimi ve Revizyonu: ACG (%100)	<b>Author Contributions</b>	Research Design: ACG (%100) Data Collection: ACG (%100) Data Analysis: ACG (%100) Writing the Article: ACG (%100) Article Submission and Revision: ACG (%100)
<b>Etik Bildirim</b>	<a href="mailto:iibfdergi@cumhuriyet.edu.tr">iibfdergi@cumhuriyet.edu.tr</a>	<b>Complaints</b>	<a href="mailto:iibfdergi@cumhuriyet.edu.tr">iibfdergi@cumhuriyet.edu.tr</a>

<b>Çıkar Çatışması</b>	Çıkar çatışması beyan edilmemiştir.	<b>Conflicts of Interest</b>	The author(s) has no conflict of interest to declare.
<b>Finansman</b>	Bu araştırmayı desteklemek için dış fon kullanılmamıştır.	<b>Grant Support</b>	The author(s) acknowledge that they received no external funding in support of this research.
<b>Telif Hakkı &amp; Lisans</b>	Yazarlar dergide yayınlanan çalışmalarının telif hakkına sahiptirler ve çalışmaları <b>CC BY-NC 4.0</b> lisansı altında yayımlanmaktadır.	<b>Copyright &amp; License</b>	Authors publishing with the journal retain the copyright to their work licensed under the <b>CC BY-NC 4.0</b>
<b>Etik Kurul</b>	Bu çalışmada kullanılan veriler, İstanbul Nişantaşı Üniversitesi Akademik Araştırma ve Yayın Etiği Kurulu tarafından onaylanmıştır.	<b>Ethics Committee</b>	The data used in this study were approved by the Academic Research and Publication Ethics Committee of İstanbul Nişantaşı University.

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