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## RESEARCH ARTICLE

# Benefits of matching consumers' personality: Creating perceived trustworthiness via actual self-congruence and perceived competence via ideal self-congruence

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**Abstract**

Endorsers such as social media influencers who aim to match consumers' personality to strengthen their credibility must consider that actual self-congruence and ideal self-congruence have different effects on the main dimensions of credibility: perceived trustworthiness and perceived competence. In our study, we conceptually argue that actual self-congruence is associated more strongly with a closer psychological distance and, in turn, with trustworthy information, and we empirically show that perceived trustworthiness solely mediates the effect of actual self-congruence on consumer behavior. Subsequently, we conceptually argue that ideal self-congruence is more strongly related to ideal skills and therefore should be more strongly related to perceived competence, and we empirically demonstrate that perceived competence solely mediates the effect of ideal self-congruence on consumer behavior. Our findings explain the mechanism behind the effects of actual and ideal self-congruence and demonstrate important differences in authentic and aspirational marketing strategies with regard to creating the perception of trustworthiness and competence via social media influencers.

**KEYWORDS**

actual self-congruence, competence, credibility, ideal self-congruence, purchase intentions, similarity, trustworthiness

**1 | INTRODUCTION**

In recent years, so-called social media influencers have played an important role in social media channels. An increasing number of consumers watch videos and view posts in social media channels to receive product information because they perceive influencers as an important source of credible advice (Casaló et al., 2018; Lou & Yuan, 2019; Schouten et al., 2020). Compared to traditional (offline) opinion leaders, social media influencers generally have a much greater

online presence (Casaló et al., 2018; Lyons & Henderson, 2005). Consequently, social media influencer marketing can be found on social media networks such as Instagram, TikTok, Twitter, Facebook, and Snapchat.

Brands have already recognized the important role of social media influencers in affecting consumer behavior. In 2018, 39% of 5726 marketers worldwide said that they were working with social media influencers as part of their marketing activities (Stelzner, 2018). Moreover, it is anticipated that the social media influencer

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marketing market will grow in the future. That is, growth from USD 5.5 billion (2019) to USD 22.3 billion (2024) can be expected (Markets and Markets, 2019).

However, for social media influencers, a new challenge has emerged. Social media influencers' credibility has been decreasing (Mscience, 2019; Wavemaker, 2018). In 2019, a study by social media influencers, 46% of followers (13% more than in 2018) stated that they perceived influencers as not being credible (Mscience, 2019). One reason for this change is that an increasing number of consumers have begun to perceive influencers as "paid spokespersons" who are mainly interested in making money through advertising. This challenge raises the question of how social media influencers can make consumers perceive them as being more credible, because credibility is generally an important driver of consumers' perceptions and behaviors (Hussain et al., 2020).

Based on the similarity–attraction theory, individuals favor other individuals who are similar to them because perceived similarity leads to cognitive consistencies (Byrne, 1971; Festinger, 1957). On this basis, several studies have found that self-congruence (i.e., perceived similarity between one's personality and another's personality) positively affects consumer behavior (Bekk et al., 2016; Dolich, 1969; Huber et al., 2018; Shan et al., 2019; Sirgy, 1982). However, another personality (e.g., that of the social media influencer) can match one's actual (i.e., actual self-congruence) or ideal (i.e., ideal self-congruence) personality and self-concept (Malär et al., 2011, 2018; Zhu et al., 2019). Several studies in the field of self-congruence have supported the positive effects of both actual and ideal self-congruence on consumer behavior (Ahn, 2019; Dolich, 1969; Ericksen, 1997; Kressmann et al., 2006; Tan et al., 2019; Van Quaquebeke et al., 2019).

In addition to the positive effect on consumer behavior, studies have also examined the influence of self-congruence on credibility (Ismagilova et al., 2020; Nienstedt et al., 2012) and its main dimensions, that is, perceived trustworthiness (e.g., Lou & Yuan, 2019; Yoon & Kim, 2016) and perceived competence, or similar outcomes, such as the evaluation of functional and utilitarian attributes (e.g., Kressmann et al., 2006; Sirgy et al., 1991). However, how the main dimensions (i.e., perceived trustworthiness and perceived competence/expertise) of perceived credibility are connected to actual and ideal self-congruence and how they mediate the effect of self-congruence on consumer behavior remain unclear. That is, no study has examined the relationship of the main dimensions of credibility (i.e., perceived trustworthiness and perceived competence) and the two dimensions of self-congruence (i.e., actual and ideal self-congruence) to explain the different mediating roles of perceived trustworthiness and perceived competence in the effects of actual and ideal self-congruence on consumer behavior.

In this study, we address this study gap by providing a novel model that suggests that perceived trustworthiness mediates the influence of actual self-congruence on consumer behavior (i.e., purchase intentions), while perceived competence mediates the influence of ideal self-congruence on consumer behavior. This approach indicates that perceived trustworthiness and perceived competence

have competing roles in mediating the effects of actual and ideal self-congruence on consumer behavior. Consequently, we contribute to self-congruence theory by making three important contributions to the self-congruence literature.

First, based on our model, we show how self-congruence triggers perceived credibility. Doing so enables us to explain the mediating role of credibility and its dimensions in the effect of self-congruence on consumer behavior. Moreover, we answer the question of how social media influencers can trigger credibility (i.e., trustworthiness and competence) via matching consumers' personality and self-concept.

Second, we link construal level theory and psychological distance (Trope & Liberman, 2010) to actual and ideal self-congruence. We argue that the actual self is related to a closer psychological distance than ideal self-congruence. Doing so enables us to show the link that explains why authentic marketing strategies and brands are more strongly related to perceived trustworthiness than aspirational marketing strategies and brands.

Third, based on prior research (Malär et al., 2018; Sirgy, 1985), we conceptually argue why ideals are linked more strongly to ideal skills than individuals or other objects that match the actual self. Accordingly, we answer the question of why perceived competence should be a better mediator of the effect of ideal self-congruence on consumer behavior. Doing so enables us to explain the connection between aspirational brands and perceived competence. Overall, providing a novel model that examines the mediators in the effect of actual self-congruence (through perceived trustworthiness) and ideal self-congruence (through perceived competence) on consumer behavior enables us to explain the mechanism behind the effects of actual and ideal self-congruence.

## 2 | CONCEPTUAL AND THEORETICAL BACKGROUND

### 2.1 | Self-congruence and consumer behavior

Self-congruence is the perceived match between a consumer's self-image and another's image (e.g., an influencer's; see, e.g., Japutra et al., 2019; Liberatore & Tschelin, 2011; Sirgy, 1982), and it can be divided into two main dimensions: actual self-congruence and ideal self-congruence (Malär et al., 2011; Zhu et al., 2019). The actual self (i.e., the basis for actual self-congruence) describes a person's own self-image, that is, how one perceives him/herself in the "here and now." In contrast, the ideal self (i.e., the basis for ideal self-congruence) describes the person whom one would like to be (Gough et al., 1978). Consequently, the matching degree of consumers' actual (ideal) personality and an influencer's personality is called actual (ideal) self-congruence (Huber et al., 2018; Tan et al., 2019).

Self-congruence is of vital importance because similarity–attraction theory indicates that perceived self-congruence positively affects individuals' perceptions and behavior (Byrne, 1971; Festinger, 1957). That is, perceived similarities—here based on personality and

self-concept—positively influence individual behavior. Several studies in different contexts (e.g., brand context, tourism context) have supported the positive effects of actual and ideal self-congruence (see, e.g., Beerli et al., 2007; Bekk et al., 2016; Graeff, 1996; Japutra et al., 2019; Rodrigo et al., 2019). Moreover, studies in the social media context have also shown that self-congruence between consumers and influencers affects consumer behavior (see, e.g., Shan et al., 2019). The results of prior studies that examined self-endorser congruence or self-seller congruence also support the hypothesis that actual and ideal self-congruence influence consumer behavior (e.g., Choi & Rifon, 2012; Dion et al., 1995; Smith, 1998; Xu & Pratt, 2018).

However, although plenty of studies show that actual and ideal self-congruence positively influence consumer behavior, the mechanism behind the effects of actual and ideal self-congruence still remains unclear (see, e.g., Malär et al., 2011, 2018; Zhu et al., 2019). Indeed, several studies have not found any direct effect of actual or ideal self-congruence on consumer behavior (see, e.g., Ahn et al., 2013; Choi & Rifon, 2012; Hosany & Martin, 2012; Xu & Pratt, 2018). With respect to the endorsers' context, Pradhan et al. (2016) found no direct effect on purchase intentions or brand attitude.

In contrast, Shan et al. (2019) showed that ideal self-congruence with an influencer had a positive effect on consumer behavior (i.e., brand attitude, purchase intentions, and parasocial identification). These ambiguous results can be explained by the coexistence of competing mediator variables that transmit the effects of actual and ideal self-congruence on consumer behavior (Hayes, 2018; Malär et al., 2011, 2018). That is, a nonsignificant direct effect can mean that there are coexisting mediators (see, e.g., Hayes, 2018).

Consequently, to understand why and how actual and ideal self-congruence influence consumer behavior, it is essential to examine the factors that mediate the effects of actual and ideal self-congruence (Hayes, 2018; Malär et al., 2018).

## 2.2 | The mediating role of credibility

Source credibility is an important factor in explaining the influence of endorsers such as social media influencers on consumer behavior (Hussain et al., 2020; Ohanian, 1991). In prior studies, credibility has been treated as one-dimensional or multi-dimensional (Wilson & Sherrell, 1993). Because we anticipate that actual and ideal self-congruence will have different effects on the main dimensions of credibility, we use a two-dimensional approach to examine the mediating role of credibility. The main dimensions of source credibility are perceived expertise/competence and perceived trustworthiness (Ismagilova et al., 2020; Lou & Yuan, 2019; Schouten et al., 2020). Consequently, source credibility represents the extent to which a source is perceived as being trustworthy and competent (Bhattacharjee & Sanford, 2006). Using these two credibility dimensions, we will analyze the indirect effects of actual and ideal self-congruence on consumer behavior by showing that actual self-congruence triggers

perceived trustworthiness, while ideal self-congruence triggers perceived competence.

Studies have examined the role of trustworthiness to understand why self-congruence influences consumer behavior (e.g., Badrinarayanan et al., 2014; Dion et al., 1995; Lou & Yuan, 2019; Nyffeneger et al., 2015; Smith, 1998; Zhang et al., 2015). In doing so, several studies in different contexts have been able to support the positive relationship between self-congruence and perceived trustworthiness and have thus shown that perceived self-concept similarity positively affects trustworthiness (see, e.g., Badrinarayanan et al., 2014; Dion et al., 1995; Fu et al., 2019; Nienstedt et al., 2012; Zhang et al., 2015). The positive effect of self-congruence on trust accords with similarity-attraction theory because perceived similarity leads to cognitive consistencies, which make people perceive more trustworthiness (Byrne, 1971; Festinger, 1957; Malär et al., 2011). Further, drawing on construal level theory will answer the question of why both actual and ideal self-congruence should positively influence perceived trustworthiness. Construal level theory describes the relationship between psychological distance and mental abstractions (Liberman & Trope, 1998; Trope & Liberman, 2010; Trope et al., 2007). Accordingly, everything that does not happen in the here and now can be made visible through abstract imaginings. These construed imaginings are more abstract for future situations (or further perceived situations) than for closer situations (Liberman & Trope, 1998). However, individuals imagine not only future situations but also, for example, other perspectives, remote locations, and counterfactual alternatives. The reference point for construed imaginings is always the self in the here and now, and the further the distance to a situation is (i.e., in time, in space, in social distance, and hypothetically), the more abstract the construed imagining (Trope & Liberman, 2010). Thus, the smaller the psychologically perceived distance, the more reliable and trustworthy the related information will be (Trope et al., 2007). As the perception of both types of self-congruence decreases the perception of psychological distance, it can be stated that perceived actual as well as perceived ideal self-congruence increases perceived trustworthiness. This argument finds support in Choi and Reid (2016) who analyzed the effect of self-congruence on claim believability (i.e., the perception of information trustworthiness). In doing so, they treated self-congruence as two-dimensional (i.e., actual and ideal self-congruence). Their results showed that self-congruence positively influences the perception of believability.

Furthermore, trust strengthens the relationship between two actors because it decreases perceived uncertainty and, in turn, helps one person rely on another (Morgan & Hunt, 1994). Consequently, trust triggers positive behavioral responses such as purchase intentions (Badrinarayanan et al., 2014; Chaudhuri & Holbrook, 2001; Hussain et al., 2020). Summarizing the above considerations on the relationship between self-congruence, trust, and purchase intentions, we hypothesize the following:

**H1.** *Perceived trustworthiness mediates the effect of (a) actual self-congruence and (b) ideal self-congruence on purchase intentions.*

Given that both actual and ideal self-congruence influence perceived trustworthiness, whether actual or ideal self-congruence has a stronger effect on perceived trustworthiness must be asked to understand whether perceived trustworthiness better mediates the effect of actual or ideal self-congruence on consumer behavior. Thinking of the construal level theory and considering that individuals have an actual and an ideal self raises the question of which of these constructs is closer (i.e., stronger related) to the here and now. As the ideal self refers to the person whom one would like to be (Sirgy, 1985; Tan et al., 2019), the ideal self is psychologically further away from the here and now (Malär et al., 2011). Consequently, the actual self is related to a smaller psychological distance than the ideal self. As we know from construal level theory, each abstraction of something/somewhere/someone that is not directly related to the here and now means that information is lost because, with a greater distance, less reliable and trustworthy information is available (Trope et al., 2007). In turn, because more reliable and trustworthy information is linked to the here and now (i.e., actual self), actual self-congruence has a stronger influence on perceived reliability and trustworthiness than does ideal self-congruence. This hypothesis finds support in Tan et al. (2019), who found that actual self-congruence is more important than ideal self-congruence in present-focused situations. Summarizing the above considerations on the relationship between self-congruence and construal level theory, we hypothesize the following:

**H2.** *The effect of actual self-congruence on purchase intentions via perceived trustworthiness is stronger than the effect of ideal self-congruence on purchase intentions via perceived trustworthiness.*

Karjaluoto et al. (2019) found that self-congruence is positively related to the perceived utilitarian value of services. More specifically, the authors showed that perceived congruence biased consumers in evaluating utilitarian value because consumers with higher self-congruence evaluated the perceived utilitarian value of mobile financial services better than those with low self-congruence. Utilitarian value refers to functional and practical benefits that are based on perceived performance and quality benefits (Aw et al., 2019; Sweeney & Soutar, 2001). Other studies support the positive relationship between self-congruence and perceived performance and quality by showing that self-congruence positively affects the evaluation of functional attributes and perceived expertise (see, e.g., Aw et al., 2019; Yoon & Kim, 2016).

The positive relationship between self-congruence and the evaluation of functional and utilitarian attributes (i.e., perceived performance, expertise, and quality) occurs because individuals evaluate self-congruence more subconsciously and before they evaluate functional and utilitarian characteristics (Sirgy et al., 1991). That is, self-congruence drives individuals to form a favorable attitude and to favorably evaluate perceived utilitarian and functional aspects (Kressmann et al., 2006). Many studies have proven this bias evaluation effect (Choi & Reid, 2016; Karjaluoto et al., 2019; Kressmann et al., 2006; Sirgy et al., 1991). Furthermore, a better

evaluation of functional/utilitarian attributes and perceived competence positively affects consumer behavior (e.g., satisfaction, commitment, and revisit intentions; Aw et al., 2019; Karjaluoto et al., 2019; Sirgy et al., 1991; Yoon & Kim, 2016). The positive effect of utilitarian and functional value on consumer behavior has also been supported in the context of influencers (see, e.g., Ismagilova et al., 2020; Lou & Yuan, 2019). Summarizing the above considerations on the relationship between self-congruence, perceived competence, and consumer behavior, we hypothesize the following:

**H3.** *Perceived competence mediates the effect of (a) actual self-congruence and (b) ideal self-congruence on purchase intentions.*

Again, the question of whether actual or ideal self-congruence may have a stronger effect on the mediator arises. While actual self-congruence refers to consumers' personality traits in the here and now, ideal self-congruence refers to consumers' ideal skills (Malär et al., 2018; Sirgy, 1982, 1985). Because ideal self-congruence is related to ideal skills, it is plausible that ideal self-congruence has a stronger effect on perceived functional value than does actual self-congruence (Huber et al., 2010; Hung & Petrick, 2011; Sirgy et al., 1991). The stronger effect of ideal self-congruence on the evaluation of functional attributes is supported in several studies (see, e.g., Huber et al., 2010; Hung & Petrick, 2011; Sirgy et al., 1991). Reiterating that functional value is related to competence (Aw et al., 2019; Sweeney & Soutar, 2001) and summarizing the above considerations, we hypothesize the following:

**H4.** *The effect of ideal self-congruence on purchase intentions via perceived competence is stronger than the effect of actual self-congruence on purchase intentions via perceived competence.*

## 3 | STUDY 1

### 3.1 | Research design and participants

To test our hypotheses, we conducted a study with a social media influencer. Social media influencers use social media networks such as Facebook, Instagram, TikTok, and Twitter and exist in a variety of fields such as fashion, health and fitness, beauty, and electronic devices. They shape audiences, especially via tweets, blogs, and other kinds of posts (Freberg et al., 2011). In 2018, a social media influencer, who evaluates Samsung products and presents them to his followers, uploaded a smartphone review video to Facebook (>12,000 followers) and Twitter (>10,000 followers). This social media influencer runs an unofficial Samsung blog and creates reviews of Samsung products from all areas, which he then posts on various social media channels. In those reviews, products are evaluated holistically with a focus on technology according to the opinion of the social media influencers. On the homepage of the social media influencer, it is further mentioned that these subjective reviews cannot be influenced by Samsung as it is not an official Samsung blog

but an independent one. Consequently, his followers are individuals who are interested in electronic devices such as smartphones. After uploading the Samsung smartphone video, he posted a link to our online survey on Facebook and Twitter and asked his followers to participate.

Data were collected for three weeks. His followers participated voluntarily and without receiving any incentives. A total of 223 subjects participated in the study; however, 14 questionnaires were not completed. Further, 12 questionnaires were deleted to ensure that the participants completed the survey in a reasonable time. In doing so, we followed the procedure of a globally active data collection institute and deleted the subjects who took less than half the median time to complete the survey. Therefore, the final sample consists of 197 followers. Seventy-four percent of the subjects were male, and the average age was 30 (min = 16; max = 58; median = 28). Furthermore, 33.5% of our sample were employed, 29.4% were students, 11.2% were officials, 9.1% were self-employed, 8.1% were apprentices, and the rest had another job status. The salary distribution (net per month) is as follows: 32.5% earned  $\leq 1000\text{€}$ , 14.7% earned 1001–1500€, 11.7% earned 1501–2000€, 22.8% earned 2001–2500€, 12.2% earned more than 2500€, and 6.1% did not answer this question.

### 3.2 | Measures

We used previously empirically validated constructs to measure the subjects' responses. Based on a 7-point Likert scale, the answers ranged from 1 = strongly disagree to 7 = strongly agree. Solely perceived competence was measured based on a 7-point bipolar scale. At the beginning of the survey, actual and ideal self-congruence were measured directly and globally according to Malär et al. (2011) and Sirgy et al. (1997) because, as Sirgy et al. (1997) showed, measuring self-congruence directly is more valid than measuring self-congruence based on discrepancy indices by using predetermined personal characteristics. According to the literature, before asking self-congruence questions, the subjects were asked to think about the person in the video (i.e., the influencer) and his personality. Next, we measured actual self-congruence with two items: 1. The personality of the person in the video is consistent with how I see myself; and 2. The person in the video is a mirror image of me. Subsequently, we also measured ideal self-congruence with two items: 1. The personality of the person in the video is consistent with how I would like to be; and 2. The person in the video is a mirror image of the person whom I would like to be.

In turn, we measured trust with three items based on Ohanian (1990) and Chaudhuri and Holbrook (2001): 1. The person in the video is trustworthy; 2. What the person says in the video is reliable; and 3. The person in the video is honest. Next, based on Voss et al. (2003) and Fang (2014), we measured the perceived competence of the source (i.e., functional and practical benefits). Therefore, we asked subjects to evaluate how "... they perceived the video and its content: 1. not functional/functional, 2. unnecessary/necessary,

3. useless/useful, and 4. not sensible/sensible. Finally, we measured the dependent behavioral variable (i.e., purchase intentions) based on Schnebelen and Bruhn (2018): 1. The next time I buy a smartphone, I will (again) buy one from the "X" brand; 2. I plan to continue to buy this brand's products; and 3. The next time I buy a smartphone, I plan to buy one from "X."

### 3.3 | Results

We ran a reliability analysis in SPSS 25 and a confirmatory factor analysis in AMOS 25 to test the model fit and to evaluate the psychometric properties of the items. In doing so, all items were simultaneously considered in one model. Furthermore, the items were restricted to load onto specific factors. The results are presented in Appendix A. The Cronbach's  $\alpha$  values and composite reliability (CR) values were above 0.80, indicating internal consistency in the scale items (Nunnally, 1978). Moreover, all standardized regression weights had appropriate values and were significant (actual self-congruence  $\geq 0.940$ ; ideal self-congruence  $\geq 0.956$ ; perceived trustworthiness  $\geq 0.744$ ; perceived competence  $\geq 0.645$ ; purchase intentions  $\geq 0.771$ ). Furthermore, the average variance explained (AVE) values were higher than the maximum shared variance (MSV) values and higher than the threshold of 0.50. Additionally, the Fornell–Larcker criterion was met because the square root of each AVE was higher than the correlations between the constructs. Consequently, based on the statistics of the reliability and confirmatory factor analyses, the constructs show good discriminant and convergent validity (Hair et al., 2010).

Next, we checked the goodness of fit of the five-factor model based on the recommended indices of Byrne (2016) and Schreiber et al. (2006). The  $\chi^2/df$  was 1.769 ( $\chi^2 = 118.529$ ;  $df = 67$ ) and lower than the threshold of 3.0. The standardized root mean square residual (RMR) was 0.048 and lower than the threshold of 0.08. The comparative fit index (CFI) value was 0.976, the incremental fit index (IFI) value was 0.976, and the Tucker–Lewis index (TLI) value was 0.968. These values were higher than the threshold of 0.95. Finally, the root mean square error of approximation (RMSEA) was 0.063 ( $< 0.08$ ), and the  $p$  of close fit (PClose) was 0.128 ( $> 0.05$ ). Accordingly, the indices show that the proposed five-factor model fits the data well.

Next, based on Japutra et al. (2019), two models (i.e., the full mediation model and the partial mediation model) were tested. In the full mediation model, the paths from actual self-congruence and ideal self-congruence to purchase intentions are not available. In addition, we considered age and sex as control variables. The results are presented in Table 1. However, before analyzing the results, we checked the goodness of fit of the models based on the indices recommended by Byrne (2016) and Schreiber et al. (2006). First, we checked the model fit of the full mediation model: the  $\chi^2/df$  was 1.726 ( $\chi^2 = 150.129$ ;  $df = 87$ ), the CFI value was 0.971, the IFI value was 0.972, the TLI value was 0.960, and the RMSEA was 0.061 ( $< 0.08$ ). Then, we checked the model fit of the partial mediation

**TABLE 1** Results of full and partial mediation in Study 1

Path	Full mediation		Partial mediation	
	SRW	CR	SRW	CR
Actual self-congruence → trustworthiness	0.329	4.281***	0.324	4.228***
Ideal self-congruence → trustworthiness	-0.049	-0.608 <sup>n.s.</sup>	-0.037	-0.465 <sup>n.s.</sup>
Actual self-congruence → competence	0.097	1.193 <sup>n.s.</sup>	0.098	1.211 <sup>n.s.</sup>
Ideal self-congruence → competence	0.219	2.480*	0.217	2.475*
Trustworthiness → purchase intentions	0.249	2.754**	0.250	2.576**
Competence → purchase intentions	0.203	2.251*	0.227	2.465*
Actual self-congruence → purchase intentions			0.035	0.397 <sup>n.s.</sup>
Ideal self-congruence → purchase intentions			-0.121	-1.391 <sup>n.s.</sup>
Squared multiple correlations				
Purchase intentions	14.6%		15.7%	

Note:  $N = 197$ .

Abbreviations: CR, composite reliability; n.s., not significant; SRW, standardized regression weight.

\* $p < 0.050$ .

\*\* $p < 0.010$ .

\*\*\* $p < .001$ .

model: the  $\chi^2/df$  was 1.744 ( $\chi^2 = 148.244$ ;  $df = 85$ ), the CFI value was 0.971, the IFI value was 0.972, the TLI value was 0.959 ( $>0.95$ ), and the RMSEA was 0.062 ( $<0.08$ ).

As shown in Table 1, actual self-congruence (SRW = 0.324;  $p < 0.001$ ) has a stronger effect on perceived trustworthiness than does ideal self-congruence (SRW = -0.037;  $p > 0.05$ ). The results also indicate that the influence of ideal self-congruence on perceived competence (SRW = 0.217;  $p < 0.05$ ) is stronger than the influence of actual self-congruence on perceived competence (SRW = 0.098;  $p > 0.05$ ). In conclusion, these results show that actual self-congruence is linked to perceived trustworthiness, while ideal self-congruence is linked to perceived competence. Furthermore, the results of this study show that both perceived trustworthiness (SRW = 0.250;  $p < 0.01$ ) and perceived competence (SRW = 0.227;  $p < 0.05$ ) positively affect purchase intentions. This finding indicates the mediating role of perceived trustworthiness and perceived competence in the effect of actual self-congruence (i.e., perceived trustworthiness) and ideal self-congruence (i.e., perceived competence) on purchase intentions.

Furthermore, the results show that actual and ideal self-congruence do not directly influence purchase intentions. That is, perceived trustworthiness and perceived competence fully mediate the effects of actual and ideal self-congruence on purchase intentions. However, according to Hayes (2018), nonsignificant direct effects can mean that there are other (competing) mediators. In this regard, Malär et al. (2018) showed that, for example, envy is a negative mediator in the effect of ideal self-congruence on consumer behavior.

To further test the hypotheses, we calculated specific indirect effects of the partial mediation model based on a bias-corrected 95% bootstrap confidence interval (CI) and 5000 bootstrap samples in

AMOS 25 as recommended by the literature (Arbuckle, 2017; Hayes, 2018; Zogaj et al., 2019). To calculate the specific indirect effects of actual and ideal self-congruence on purchase intentions via perceived trustworthiness and perceived competence, we defined the specific estimands (specific indirect effects) based on Arbuckle (2017). The results are presented in Table 2.

As shown in Table 2, the CI for the indirect effect of actual self-congruence on purchase intentions via perceived trustworthiness ( $b = 0.054^*$ ; 95% CI = 0.009–0.137) and the CI for the indirect effect of ideal self-congruence on purchase intentions via perceived competence ( $b = 0.025^{**}$ ; 95% CI = 0.005–0.068) exclude zero. However, the CI for the indirect effect of actual self-congruence on purchase intentions via perceived competence ( $b = 0.015^{n.s.}$ ; 95% CI = -0.010 to 0.062) and the CI for the indirect effect of ideal self-congruence on purchase intentions via perceived trustworthiness ( $b = -0.005^{n.s.}$ ; 95% CI = -0.049 to 0.015) include zero. As hypotheses H2 and H4 indicate a statistical difference between paths, we assessed the statistical difference between the parameter estimates even if one of the paths was not significant (Rodríguez-Entrena et al., 2018). The results indicate that there is only a significant difference in the paths of actual and ideal self-congruence via trustworthiness (95% CI = 0.051–0.308), but not through competence (95% CI = -0.005 to 0.201), based on a 95% CI. However, with respect to competence, it can be seen that the lower bound is near zero. Therefore, next, we assessed the statistical difference based on a 90% CI. As expected, the results showed that the difference is significant based on a 90% CI (90% CI = 0.011–0.182).

In summary, perceived trustworthiness solely mediates the effect of actual self-congruence on purchase intentions, while perceived competence solely mediates the effect of ideal self-congruence on purchase intentions. Consequently, hypothesis H1a is

**TABLE 2** Indirect effects in Study 1

Path	Specific indirect effect	<i>p</i>	Bias-corrected CI (95%)	
			Lower	Upper
Actual self-congruence via trustworthiness	0.054*	0.019	0.009	0.137
Ideal self-congruence via trustworthiness	-0.005 <sup>n.s.</sup>	0.484	-0.049	0.015
Actual self-congruence via competence	0.015 <sup>n.s.</sup>	0.203	-0.010	0.062
Ideal self-congruence via competence	0.025**	.009	0.005	0.068

Note: *N* = 197.

Abbreviation: CI, confidence interval.

\**p* < 0.050.

\*\**p* < 0.010.

supported because perceived trustworthiness mediates the effect of actual self-congruence on purchase intentions. Since perceived trustworthiness does not mediate the effect of ideal self-congruence on purchase intentions, hypothesis H1b must be rejected. Further, we tested if the effect of actual self-congruence on purchase intentions via trustworthiness is stronger. The statistical difference between the effects could be supported on a 90% CI. It follows that the effect of actual self-congruence on purchase intentions via trustworthiness is stronger. Therefore, hypothesis H2 is supported. Furthermore, hypothesis H3b is supported, and hypothesis H3a must be rejected because perceived competence solely mediates the effect of ideal self-congruence on purchase intentions. Finally, hypothesis H4 is supported because the effect of ideal self-congruence on purchase intentions via perceived competence is significantly stronger.

Moreover, the standardized total effects of actual and ideal self-congruence on purchase intentions are not significant. That is plausible as both actual and ideal self-congruence have no direct effects on purchase intentions; moreover, actual (ideal) self-congruence has no indirect effect through competence (trustworthiness). These (significant and nonsignificant) direct and indirect effects result in a nonsignificant total effect (see, e.g., Hayes, 2018).

## 4 | STUDY 2

### 4.1 | Research design and participants

To extend the generalizability of our findings from Study 1, we conducted Study 2. That is, we tested the model in a different, more general social media influencer context. Thus, we provided the survey link on Instagram as Instagram is the most used social media platform with respect to following an influencer (Casaló et al., 2018; Mscience, 2019). The survey link was shared using the “snowball method.” This means that we asked student assistants to post the link in their bio on Instagram and draw attention to it in their stories. These student assistants also asked acquaintances to post the link in their bio on Instagram and to draw attention to it in their stories. Incentives were not given. In contrast to Study 1, in Study 2 we aimed to generate answers based on the perceptions of several

influencers due to more generalization. Therefore, we asked Instagram users whether they follow an influencer. However, first, we asked them if they know what a social media influencer is. Subsequently, they gave the name of the social media influencer and answered the question based on their perception of that influencer. Thus, in Study 2, we not only focus on one social media influencer and his followers but on several social media influencers and several product types to test the model in a more general social media influencer context.

A total of 437 subjects participated in the study; however, 18 subjects answered that they do not know what a social media influencer is and 110 subjects answered that they do not follow any social media influencers. Two more responses were deleted as they took less than half of the median time to answer the survey. Therefore, the final sample consists of 307 subjects.

Sixty percent of the subjects were female, and the average age was 27 (min = 16; max = 65; median = 26). Furthermore, 42.3% of our sample were employed, 31.3% were students, 4.2% were officials, 4.6% were apprentices, 4.6% were self-employed, 1.3% were mini-jobbers, and the rest had another job status. The salary distribution (net per month) is as follows: 29.6% earned ≤1000€, 20.5% earned 1001–2000€, 18.9% earned 2001–3000€, 9.1% earned 3001–4000€, 8.8% earned more than 4000€, and 13.0% did not answer this question.

### 4.2 | Measures

We again used previously empirically validated constructs to measure the subjects' responses. Based on a 7-point Likert scale, the answers ranged from 1 = strongly disagree to 7 = strongly agree. Actual and ideal self-congruence were measured based on Malär et al. (2011) and Sirgy et al. (1997). That is, we first asked the subjects to think about the social media influencer. Next, we measured actual self-congruence with two items: 1. The personality of “name” is consistent with how I see myself (my actual self); and 2. The personality of “name” is a mirror image of me (my actual self). Subsequently, we also measured ideal self-congruence with two items: 1. The personality of “name” is consistent with how I would like to be



(my ideal self); and 2. The personality of "name" is a mirror image of the person I would like to be (my ideal self).

In turn, we measured perceived trustworthiness and competence based on Ohanian (1990) with four items based on a 7-point bipolar scale. To measure trustworthiness, we asked the subjects to think about the influencer and to respond to the following items: 1. Dishonest/honest, 2. Untrustworthy/trustworthy, 3. Insincere/sincere, and 4. Unreliable/reliable. With respect to perceived competence, the subjects were asked to respond to the following items: 1. Not an expert/expert, 2. Unknowledgeable/knowledgeable, 3. Unqualified/qualified, and 4. Unskilled/skilled. Finally, we measured purchase intentions based on two items as recommend by Ki and Kim (2019): 1. In the future, I am likely to try one of the products/services "name" posted on his/her Instagram, and 2. In the future, I am likely to try one of the brands "name" recommended/posted on his/her Instagram.

### 4.3 | Results

The results of the reliability analysis and confirmatory factor analysis are presented in Appendix A. The Cronbach's  $\alpha$  values and CR values were above 0.80, indicating internal consistency in the scale items (Nunnally, 1978). Moreover, all standardized regression weights had appropriate values and were significant (actual self-congruence  $\geq 0.873$ ; ideal self-congruence  $\geq 0.921$ ; trustworthiness  $\geq 0.845$ ; competence  $\geq 0.726$ ; purchase intentions  $\geq 0.931$ ). Furthermore, the AVE values were higher than the MSV values and higher than the threshold of 0.50. Additionally, the Fornell-Larcker criterion was met because the square root of each AVE was higher than the correlations between the constructs. Consequently, based

on the statistics of the reliability and confirmatory factor analyses, the constructs show good discriminant and convergent validity (Hair et al., 2010).

Next, we checked the goodness of fit of the five-factor model based on the recommended indices of Byrne (2016) and Schreiber et al. (2006). The  $\chi^2/df$  was 2.113 ( $\chi^2 = 141.593$ ;  $df = 67$ ) and lower than the threshold of 3.0. The standardized RMR was 0.035 and lower than the threshold of 0.08. The CFI value was 0.978, the IFI value was 0.979, and the TLI value was 0.971. These values were higher than the threshold of 0.95. Finally, the RMSEA was 0.060 ( $< 0.08$ ), and the PClose was 0.107 ( $> 0.05$ ). Accordingly, the indices show that the proposed five-factor model fits the data well.

Next, we estimated the two models (i.e., the full mediation model and the partial mediation model) as recommended by Japutra et al. (2019). In doing so, we again considered age and sex as control variables. Further, we considered familiarity with the influencer as control variables as familiarity could influence the effects of actual and ideal self-congruence on consumer behavior (see, e.g., Malär et al., 2011). The results are presented in Table 3. However, first, we assessed the goodness of fit of the models based on the indices recommended by Byrne (2016) and Schreiber et al. (2006). We started with the model fit of the full mediation model: the  $\chi^2/df$  was 1.964 ( $\chi^2 = 188.539$ ;  $df = 96$ ), the CFI value was 0.974, the IFI value was 0.974, the TLI value was 0.963 ( $> 0.95$ ), and the RMSEA was 0.056 ( $< 0.08$ ). Then, we checked the model fit of the partial mediation model: the  $\chi^2/df$  was 1.861 ( $\chi^2 = 174.924$ ;  $df = 94$ ), the CFI value was 0.977, the IFI value was 0.977, the TLI value was 0.967, and the RMSEA was 0.053 ( $< 0.08$ ).

As shown in Table 3, actual self-congruence (SRW = 0.283;  $p < 0.01$ ) has a stronger effect on trustworthiness than ideal self-congruence does (SRW =  $-0.010$ ;  $p > 0.05$ ). The results also indicate

Path	Full mediation		Partial mediation	
	SRW	CR	SRW	CR
Actual self-congruence → trustworthiness	0.286	2.991**	0.283	2.957**
Ideal self-congruence → trustworthiness	-0.010	-0.105 <sup>n.s.</sup>	-0.010	-0.111 <sup>n.s.</sup>
Actual self-congruence → competence	-0.137	-1.300 <sup>n.s.</sup>	-0.141	-1.330 <sup>n.s.</sup>
Ideal self-congruence → competence	0.382	3.664***	0.383	3.663***
Trustworthiness → purchase intentions	0.238	3.521***	0.152	2.179*
Competence → purchase intentions	0.229	3.420***	0.232	3.410***
Actual self-congruence → purchase intentions			0.204	1.984*
Ideal self-congruence → purchase intentions			0.036	0.360 <sup>n.s.</sup>
Squared multiple correlations				
Purchase intentions	23.9%		27.8%	

Note:  $N = 307$ .

Abbreviations: CR, composite reliability; n.s., not significant; SRW, standardized regression weight.

\* $p < 0.050$ .

\*\* $p < 0.010$ .

\*\*\* $p < 0.001$ .

**TABLE 3** Results of full and partial mediation in Study 2

that the influence of ideal self-congruence on competence (SRW = 0.383;  $p < 0.001$ ) is stronger than the influence of actual self-congruence on competence (SRW = -0.141;  $p > 0.05$ ). In conclusion, these results show that actual self-congruence is linked to trustworthiness while ideal self-congruence is linked to competence. Furthermore, the results of this study show that both trustworthiness (SRW = 0.152;  $p < 0.05$ ) and competence (SRW = 0.232;  $p < 0.001$ ) positively affect purchase intentions. These findings indicate, in agreement with Study 1, the mediating role of trustworthiness and competence in the effect of actual self-congruence (i.e., trustworthiness) and ideal self-congruence (i.e., competence) on purchase intentions.

Furthermore, the results indicate that ideal self-congruence does not directly influence purchase intentions. That finding fits with the results of Study 1, indicating that competence fully mediates the effect of ideal self-congruence on purchase intentions. However, as discussed in Study 1, nonsignificant direct effects can mean that there are other (competing) mediators (see, e.g., Hayes, 2018; Malär et al., 2018). Unlike in Study 1, actual self-congruence in Study 2 directly influences purchase intentions, indicating partial mediation. To further test the hypotheses, we calculated specific indirect effects of the partial mediation model based on a bias-corrected 95% bootstrap CI and 5000 bootstrap samples in AMOS 25. The results are presented in Table 4.

As shown in Table 4, the CI for the indirect effect of actual self-congruence on purchase intentions via trustworthiness ( $b = 0.056^*$ ; 95% CI = 0.017–0.121) and the CI for the indirect effect of ideal self-congruence on purchase intentions via competence ( $b = 0.098^{***}$ ; 95% CI = 0.048–0.192) exclude zero. However, the CI for the indirect effect of actual self-congruence on purchase intentions via competence ( $b = -0.042^{n.s.}$ ; 95% CI = -0.130 to 0.007) and the CI for the indirect effect of ideal self-congruence on purchase intentions via trustworthiness ( $b = -0.002^{n.s.}$ ; 95% CI = -0.033 to 0.023) include zero. Further, the difference test of the indirect effects showed that there is a significant difference in the paths of actual and ideal self-congruence via trustworthiness (95% CI = 0.003–0.185) as well through competence (95% CI = 0.032–0.359) on purchase intentions based on a 95% CI.

That is, trustworthiness solely mediates the effect of actual self-congruence on purchase intentions while perceived competence

solely mediates the effect of ideal self-congruence on purchase intentions. Consequently, hypothesis H1a is supported and hypothesis H1b must be rejected. In agreement with Study 1, the difference could be supported. Thus, it follows that hypothesis H2 can be supported as the effect of actual self-congruence on purchase intentions via trustworthiness is stronger. Further, hypothesis H3b is supported and hypothesis H3a must be rejected. In contrast to Study 1, the difference between the effects could be supported based on a 95% CI. Thus, hypothesis H4 is supported because the effect of ideal self-congruence on purchase intentions via competence is stronger. Overall, it can be stated that the results of Study 1 and Study 2 lead to the same findings regarding hypothesis confirmation.

Moreover, the standardized total effect of ideal self-congruence on purchase intentions is not significant. However, the standardized total effect of actual self-congruence on purchase intentions is significant. This finding is plausible as actual self-congruence has a positive indirect (via trustworthiness) as well as a positive direct effect on purchase intentions.

## 5 | DISCUSSION AND ACADEMIC IMPLICATIONS

Our findings develop self-congruence theory and improve our understanding of how actual and ideal self-congruence influence consumer behavior through perceived credibility. Specifically, we contribute to the self-congruence literature by showing how actual and ideal self-congruence differently affect perceived trustworthiness and perceived competence.

As our first contribution, we provide a novel model that considers both main dimensions of credibility and both dimensions of self-congruence. Doing so enables us to examine the different effects of actual and ideal self-congruence on perceived trustworthiness and perceived competence. In contrast, prior studies have solely examined the role of trustworthiness or the role of competence (or similar factors such as utilitarian value, functional value, and expertise), or they have treated credibility as a one-dimensional construct (Dion et al., 1995; Gleim et al., 2019; Lou & Yuan, 2019; Nienstedt et al., 2012; Yoon & Kim, 2016). However, because actual

**TABLE 4** Indirect effects in Study 2

Path	Specific indirect effect	<i>p</i>	Bias-corrected CI (95%)	
			Lower	Upper
Actual self-congruence via trustworthiness	0.056*	0.020	0.017	0.121
Ideal self-congruence via trustworthiness	-0.002 <sup>n.s.</sup>	0.845	-0.033	0.023
Actual self-congruence via competence	-0.042 <sup>n.s.</sup>	0.160	-0.130	0.007
Ideal self-congruence via competence	0.098 <sup>***</sup>	0.001	0.048	0.192

Note:  $N = 307$ .

Abbreviation: CI, confidence interval.

\* $p < 0.050$ .

\*\*\* $p < 0.001$ .

self-congruence is related to a smaller psychological distance and ideal self-congruence is more strongly related to ideal skills, the constructs have different effects on perceived trustworthiness and perceived competence. Therefore, our results develop the understanding of self-congruence theory by showing that (a) credibility should not be treated as a one-dimensional construct when analyzing the link between credibility and self-congruence and (b) actual and ideal self-congruence have different effects on those credibility dimensions.

Second, prior studies that found a positive effect of actual self-congruence on consumer behavior but no effect of ideal self-congruence on consumer behavior used construal level theory to explain why actual self-congruence had a stronger effect than ideal self-congruence (Malär et al., 2011; Tan et al., 2019). The results of this study extend these insights by conceptually indicating that a smaller psychological distance (i.e., actual self-congruence vs. ideal self-congruence) is related to more reliable and trustworthy information, and then empirically supports that actual self-congruence (closer psychological distance) triggers perceived trustworthiness more strongly than ideal self-congruence (greater psychological distance). Doing so enables us to contribute to the self-congruence literature by showing that perceived trustworthiness is an important mediator in the effect of actual self-congruence on consumer behavior. Thus, we provide an approach that explains the results of studies that found that only actual self-congruence had a positive effect on consumer behavior or that found that actual self-congruence had a stronger effect on consumer behavior (e.g., Ericksen, 1997; He & Mukherjee, 2007; Sirgy et al., 1991). That is, in cases in which trustworthiness is especially important for consumers, actual self-congruence should have a stronger effect on consumer behavior because trustworthiness mediates the effect of actual self-congruence on consumer behavior. While the results show that actual self-congruence has a stronger effect than ideal self-congruence on trustworthiness, no significant impact of ideal self-congruence on trustworthiness could be demonstrated in either study. This can be explained by considering that the driver of the effect (i.e., the motive) of ideal self-congruence is self-enhancement (see, e.g., Sirgy, 1982). Consequently, ideal self-congruence drives consumer behavior to close the gap between the actual and the ideal self (see, e.g., Malär et al., 2011; Sirgy, 1982). Thus objects that and subjects who match the ideal self can be perceived being as far away and not authentic while those that match the actual self in the here and now can increase perceived authenticity (Fritz et al., 2017). Consequently, in agreement with our results, and contradictory to hypothesis H1b, the ideal self seems too far away to positively influence the perception of trustworthiness.

Third, we further contribute to the self-congruence literature by conceptually arguing that the link between influencers who match consumers' ideal self and ideal skills is stronger than the link between people who match consumers' actual self and ideal skills. Next, we empirically show that ideal self-congruence affects perceived competence more strongly than actual self-congruence. In doing so, we develop the self-congruence literature by showing that perceived

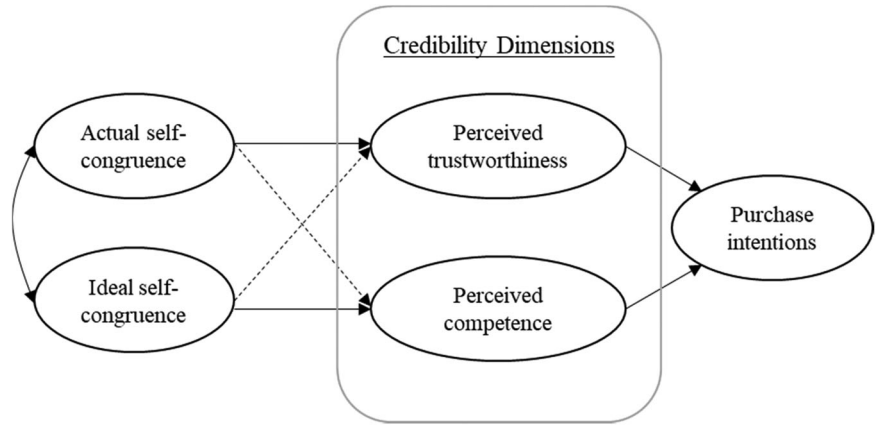
competence mediates the effect of ideal self-congruence but that it does not have a mediating role in the effect of actual self-congruence on consumer behavior. In turn, when perceived competence has a special role in influencing consumer behavior, ideal self-congruence should have a stronger effect on consumer behavior because perceived competence mediates the effect of ideal self-congruence on consumer behavior but does not mediate the effect of actual self-congruence. Thus, solely matching consumers' actual personality will not directly trigger the perception of competence. This is supported by other research that has demonstrated that subjects that are admired (e.g. subjects who match one's own ideal self) are also more likely to be perceived as competent (Cuddy et al., 2007). As the actual self is the self in the here and now and the ideal self is the admired self who we would like to be (generally there is a gap between these two constructs—see, e.g., Malär et al., 2018), it follows that it is only the admired ideal self that is perceived as competent.

## 6 | MANAGERIAL IMPLICATIONS

Our study also has important implications for endorsers such as social media influencers and brands that work and cooperate with influencers. In general, the results show that social media influencers can drive perceived credibility by matching consumers' actual or ideal self. Importantly, however, we treated credibility as a multi-dimensional construct that covers the main dimensions of perceived trustworthiness and perceived competence. Thus, the first implication is that managers need to consider that actual self-congruence drives perceived trustworthiness. Moreover, trustworthiness has a positive effect on purchase intentions. Consequently, if influencers advertise products or services for which trustworthiness is especially important, they should match followers' actual self. In this way, influencers will be able to reduce the psychological distance to their followers (Malär et al., 2011; Trope & Liberman, 2010), and consequently, followers will perceive influencers and their advice and recommendations as being more reliable and trustworthy. Therefore, when the perception of trustworthiness is important, marketers should drive authentic branding strategies. For example, the Dove brand uses marketing activities to be perceived as authentic (Koo et al., 2014). In this way, it reduces the psychological distance and matches consumers' actual self, and consequently, Dove is perceived as being one of the most trustworthy brands (Gazdik, 2018).

Second, managers should consider that perceived competence mediates the effect of ideal self-congruence on consumer behavior. Furthermore, perceived competence influences purchase intentions. Therefore, when advertising products or services for which perceived competence is important, influencers should match their followers' ideal self. By matching their followers' ideal self, influencers will trigger the perception of ideal skills (Malär et al., 2018) and affect the perception of competence. Thus, aspirational marketing strategies should be implemented when marketers aim to trigger consumers' perception of competence. Kervyn et al. (2012) found that, for example, the Rolls Royce, Porsche, and Mercedes

FIGURE 1 Theoretical model



automobile brands are perceived as being highly competent brands. Due to their aspirational marketing strategies (e.g., Mercedes has partnered with Lewis Hamilton, who became a six-time Formula One racing world champion in 2019), those brands have been successful in matching consumers' ideal self by signaling ideal skills and, consequently, triggering perceived competence. For example, in one ad, Lewis Hamilton drives a Mercedes AMG car while his Formula 1 successes are displayed. Moreover, in the ad, he is also shown playing sports, thus emphasizing ideal skills to highlight competence. To reinforce this point, the slogan "AMG Driving Performance" appears at the end of the advertisement. However, as an important general principle when matching followers' selves, social media influencers should identify which credibility dimension(s) (e.g., beauty, functional products) are most relevant to drive followers' behavior in a particular context. That is, if both dimensions are important, then the influencer should match both selves. However, if perceived competence is more important, then influencers should focus on the ideal self.

## 7 | FUTURE RESEARCH DIRECTIONS AND LIMITATIONS

Our results indicated that actual self-congruence has a positive effect on trustworthiness while ideal self-congruence has no effect. We explained this surprising finding by arguing that ideal selves are perceived as far away and not authentic. Further research should therefore test the influence of ideal self-congruence on trustworthiness by examining the moderating role of self-esteem as self-esteem establishes the gap between the actual self and the ideal self (Malär et al., 2011). That is, based on our argument, ideal self-congruence should positively affect trustworthiness when self-esteem is high because high self-esteem indicates a small distance between the actual self and the admired ideal self. Thus, it may follow that the ideal self will be perceived to be trustworthy and authentic when self-esteem is high. Moreover, in this study, we have shown how actual and ideal self-congruence influence the two main dimensions of credibility: trustworthiness and competence. According to the source credibility literature (e.g., Breves et al., 2019;

Ohanian, 1991), physical attractiveness can also be counted as a dimension of credibility. Thus, the question of whether actual self-congruence based on a closer psychological distance or ideal self-congruence based on ideal skills has a stronger effect on perceived attractiveness arises. Answering this question will help brands and endorsers understand how they can be perceived as being more attractive, which is important because attractiveness positively affects consumer behavior (Yoon & Kim, 2016).

Another interesting future research topic involves examining the mediating role of argument quality in addition to source credibility because individuals evaluate argument quality via their central route but evaluate source credibility via their peripheral route (Bhattacharjee & Sanford, 2006). Thus, it would be interesting to understand the interaction between the way in which information is elaborated (central vs. peripheral route) and the type of self-congruence. Furthermore, our results cannot support a link between actual self-congruence and perceived competence or a link between ideal self-congruence and perceived trustworthiness. Therefore, future research should also test these relationships in a comprehensive model to provide evidence in other contexts. Thus, the context is a limitation of our study. That is, we tested our hypotheses based on self-influencer congruence. Future research should check the hypotheses in other congruence contexts, such as self-brand congruence. Moreover, with regard to direct effects (here: the direct relationship between actual and ideal self-congruence and purchase intentions), Hayes (2018) has shown that for both significant and nonsignificant direct effects, mediators can exist that either mediate the effect or cancel each other out. Malär et al. (2018), for example, has shown that self-enhancement is a positive mediator for ideal self-congruence, whereas envy is a negative mediator leading to negative self-conscious emotions. Related to the subject of this study, future research could examine the relation between ideal self-congruence and perceived envy to analyze whether envy is a negative mediator of the effect of ideal self-congruence on perceived trustworthiness as envy leads to negative self-conscious emotions.

Finally, it should be noted that we have taken self-congruence into account globally. Therefore, it should be considered that essential identity characteristics such as race (Brumbaugh, 2009) and gender (Su et al., 2020) may affect both the creation of

self-congruence, which is related to people's identity, and its effect on behavioral outcomes.

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## CONFLICT OF INTERESTS

The authors declare that there are no conflict of interests.

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## APPENDIX A

Tables A1–A4.

**TABLE A1** Descriptive parameters – Study 1

Construct	Mean scores	SD	Variance	Kurtosis	SE Kurtosis	VIF
Actual self-congruence	4.523	1.432	2.049	–.045	0.345	1.410
Ideal self-congruence	3.531	1.829	3.343	–1.062	0.345	1.342
Trustworthiness	5.953	0.877	0.770	5.119	0.345	1.393
Competence	5.585	0.983	0.966	2.515	0.345	1.336
Purchase intentions	5.865	0.927	0.859	4.807	0.345	DV

Abbreviations: DV, dependent variable; SD, standard deviation; SE, standard error; VIF, variance inflation factor.

**TABLE A2** Construct reliability and validity – Study 1

Construct	$\alpha$	CR	AVE	MSV	F1	F2	F3	F4	F5
F1	0.962	0.963	0.928	0.223	<b>0.963</b>				
F2	0.979	0.980	0.961	0.223	0.472***	<b>0.980</b>			
F3	0.861	0.862	0.677	0.243	0.406***	0.267***	<b>0.823</b>		
F4	0.883	0.884	0.660	0.243	0.216**	0.308***	0.493***	<b>0.812</b>	
F5	0.886	0.889	0.729	0.112	0.121	0.006	0.334***	0.306***	<b>0.854</b>

Note: F1 = actual self-congruence; F2 = ideal self-congruence; F3 = trustworthiness; F4 = competence; F5 = purchase intentions; AVE = average variance extracted; CR = composite reliability; MSV = maximum shared variance; in bold: square root of the AVE; in italics: correlations between constructs; significance: \*\* $p < 0.010$ , \*\*\* $p < 0.001$ .

**TABLE A3** Descriptive parameters – Study 2

Construct	Mean scores	SD	Variance	Kurtosis	SE Kurtosis	VIF
Actual self-congruence	2.910	1.396	1.949	–.778	0.277	1.912
Ideal self-congruence	3.676	1.640	2.691	–.951	0.277	1.923
Trustworthiness	5.467	1.159	1.344	1.454	0.277	1.444
Competence	5.293	1.194	1.425	–0.096	0.277	1.349
Purchase intentions	3.555	1.824	3.329	–1.121	0.277	DV

Abbreviations: DV, dependent variable; SD, standard deviation; SE, standard error; VIF, variance inflation factor.

**TABLE A4** Construct reliability and validity – Study 2

Construct	$\alpha$	CR	AVE	MSV	F1	F2	F3	F4	F5
F1	0.868	0.869	0.768	0.562	<b>0.876</b>				
F2	0.921	0.921	0.853	0.562	0.749***	<b>0.923</b>			
F3	0.923	0.923	0.751	0.268	0.390***	0.362***	<b>0.866</b>		
F4	0.914	0.921	0.746	0.268	0.192**	0.294***	0.518***	<b>0.864</b>	
F5	0.931	0.931	0.870	0.161	0.365***	0.338***	0.402***	0.393***	<b>0.933</b>

Note: F1 = actual self-congruence; F2 = ideal self-congruence; F3 = trustworthiness; F4 = competence; F5 = purchase intentions; AVE = average variance extracted; CR = composite reliability; MSV = maximum shared variance; in bold: square root of the AVE; in italics: correlations between constructs; significance: \*\* $p < 0.010$ , \*\*\* $p < 0.001$ .