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## Article

The influence of endorser credibility and brand credibility on consumer purchase intentions: Exploring mediating mechanisms in the local apparel sector

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# The influence of endorser credibility and brand credibility on consumer purchase intentions: Exploring mediating mechanisms in the local apparel sector

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## ABSTRACT

Due to high competition in the fashion sector, apparel companies employ various strategies to articulate distinct marketing approaches aimed at attracting more valuable customers and increasing purchase intention among them. The current study investigates the influence of endorser credibility and brand credibility on consumer purchase intention in native apparel company brands in Pakistan. This paper also scrutinizes the mediating role of attitudes towards brand credibility and attitudes towards the brand. The sample size is 353, and data was gathered through a structured survey. For data analysis, structural equation modeling was utilized to identify the relationships among variables. The findings of this study indicate that endogenous variables (endorser credibility and brand credibility) have a significant and positive influence on the exogenous variable (consumer purchase intention). Additionally, endorser credibility and brand credibility are positively related to the mediators, namely attitudes towards brand credibility and attitudes towards the brand. The bootstrapping procedure reveals that both mediators have a favorable and significant effect on endorser credibility and brand credibility in altering consumer purchase intention. The results of the study are discussed, and suggestions for the targeted sector are provided. Such findings are particularly expected to be beneficial for the sector under study and for other sectors of the economy in general.

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Consumer Behaviour; Marketing Research; Brand Management

## 1. Introduction

In the current era, companies in the fashion industry are facing aggressive competition due to an increasing number of brands and changes in consumer choices (Amed et al., 2017; Hobday, 2017; Keller et al., 2014). To differentiate among competitors, firms employ various strategies and marketing tools (Keller, 2003; Tremblay & Polasky, 2002; Wood, 2000). In today's world, the endorsement of individuals has become one of the strongest strategies for sustainable growth (Bergkvist & Zhou, 2016; Doss, 2011; Erdogan, 1999; Friedman et al., 1976; Friedman & Friedman, 1979). Endorsers are individuals who have public recognition, affection, and are commonly featured in advertising for the promotion of products and services (McCracken, 1989). Due to the endorser's personality, there is an occurrence of customer purchase intention, brand recall, brand recognition, and effective marketing (Friedman & Friedman, 1979; Spry, Pappu & Bettina Cornwell, 2011). Additionally, endorsers help companies retain and attract new prospects and also provide positive feedback about branded products to increase sales and market value (Erdogan, 1999; Erdogan, Till & Busler, 2000; Erdogan et al., 2001; Spry, Pappu & Bettina Cornwell, 2011; Wang et al., 2017). According to Wigley (2015), fashion brands are associated with endorsements. In today's world, consumers' lifestyles are associated with brands (Aagerup, 2011; McColl & Moore, 2011; Tajuddin et al., 2014; Tungate, 2008). Martín-Consuegra et al. (2018) stated in their study that brand

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credibility also has a significant impact on consumer purchase intention for fashion brands. Therefore, the current study aims to fill the gap by examining the relationship between endorser credibility and brand credibility with purchase intention, with the mediating effect of attitude towards the brand and attitude towards brand credibility, in local fashion brands in Pakistan. In Pakistan, the fashion industry is a major part of the economy, and there are numerous international fashion brands like Chen One, Next, Adidas, and Mango that attract consumers in Pakistan. Therefore, it is necessary for the local apparel sector to introduce their brand names and adopt new marketing techniques to capture a large share of the market as well as consumer favor. According to McColl and Moore (2011), brand name and response to market development are significant aspects of fashion brands. In Pakistan, there are many growing local brands like GulAhmed, HSY Studio, Junaid Jamshed, and Khaadi, which target different niche markets in the country. Thus, the aim of the current study is to provide future insights for the Pakistan fashion industry. Within the literature, many studies have been conducted in the fashion industry to examine endorser credibility, such as trustworthiness, attractiveness, and expertise, with consumer purchase intention. For instance, in the fashion industry, shoe industry, air service industry, café industry, skincare industry, and sportsman clothing industry (Low & Lim, 2012; Muda et al., 2014; Ong, 2015; Tzoumaka et al., 2016; Wang et al., 2017; Wang & Scheinbaum, 2018; Wei & Wu, 2013; Wigley, 2015; Yoon & Kim, 2016). The purpose of the current study is to investigate the influence of endorser credibility and brand credibility on consumer purchase intention, mediated by attitudes towards brand credibility and brand. The noteworthy findings of this study will be beneficial for the fashion industry in emerging economies, as well as for marketers, strategists, and brand managers. To examine the relationship between the aforementioned variables, the current study utilizes the model of source credibility (Hovland et al., 1953; McGuire, 1985) and the relationship of attitude-behavior (Fishbein & Ajzen, 1977, 2005). This model suggests that details provided by credible sources have a significant influence on human behavior (Belch & Belch, 2004). The relationship between human attitude and behavior asserts that a person's attitude is constructed based on their beliefs, subjective norms, and values, which determine their actions towards specific objects. Therefore, the objectives of the current study are: (a) to investigate the direct influence of endorser and brand credibility on brand attitude and brand credibility; (b) to explore another direct impact of attitudes (i.e., brand credibility and brand) on consumer purchase behavior; (c) to confirm the mediating role of attitudes towards brand and brand credibility in these relationships; (d) to provide practical implications to brand managers to boost sales, profits, and further advance their marketing strategies.

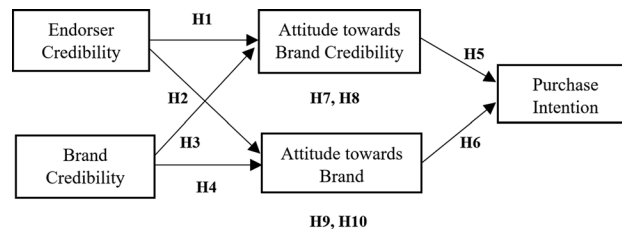
## 2. Literature and hypotheses development

### 2.1. Source credibility model

The source credibility model can be described as the communicator's attributes and physical appearance, which positively influence a large audience (Ohanian, 1990). Hovland et al. (1953) introduced this model, stating that the communicator's credibility is based on two factors: expertise and trustworthiness. Expertise is associated with knowledge, competency, and creativity, while trustworthiness is associated with the tendency of accepting communicators and their messages (Hovland et al., 1953; Ohanian, 1990). According to Blech and Blech (2004), if consumers perceive the endorser's credibility, it will change their purchase intentions.

### 2.2. Relation of attitude behavior

According to Spears and Singh (2004), the central aspect of advertising has been attitude. Watkins et al. (2016) posited that the purpose of advertising is to influence consumer behavior regarding products and services. Attitude serves as the central driver that influences consumer behavior towards environmental stimuli (Fishbein & Ajzen, 2005). The influence of attitude on human behavior is largely guided by the reasoned action theory, which assumes that a person's behaviors are based on their beliefs, attitudes, and intentions. Attitudinal behavior can be described as a consumer's favorable or unfavorable response



**Figure 1.** Theoretical framework.

to products based on their symbols, signs, designs, and various features compared to competitors (Wood, 2000). According to Wahid and Ahmed (2011), attitude towards advertising influences consumer behavior, thereby affecting consumer purchase intention. Based on previous literature, the current study has developed the following framework (Figure 1):

### **2.3. Relationship between endorser credibility with attitude towards brand credibility and attitude towards brand**

The endorser's physical appearance, trustworthiness, and personality traits might change consumers' positive or negative perceptions about products and services. Many previous studies have concluded that there is a relationship between endorser credibility and purchase intention (Gunawan et al., 2021; Low & Lim, 2012; Ong, 2015; Sutia et al., 2023). However, there has been a limited number of studies conducted on endorser credibility and consumer attitude. In many studies, a positive association has been found between endorser credibility and attitude toward the brand (Febrian & Fadly, 2021; Kareem & Venugopal, 2023; Lacap et al., 2023; Muda et al., 2014; Wang et al., 2017). Wang and Scheinbaum (2018) indicated in their study that endorser credibility also enhances brand credibility. According to Spry et al. (2011), brand credibility and advertising effectiveness are based on endorser credibility as well. Chan et al. (2013) conducted a study and found a favorable relationship between endorser credibility and attitude toward the brand. Mukherjee (2009) found in his study that endorser credibility widely changes consumer attitude toward the brand and purchase intention as well. On the other hand, the endorser only changes the attitude toward advertising rather than the attitude toward the brand (Goldsmith et al., 2000; Rai et al., 2021; Setiawan & Rostika, 2023). Paul and Bhakar (2018) speculated on the negative impact of the endorser on attitude toward the brand. Therefore, this concept is still unknown in the fashion industry and requires more attention. Thus, this study posits the following hypotheses:

**H1:** Endorser credibility has a positive influence on attitude towards brand credibility.

**H2:** Endorser credibility has a positive influence on attitude towards brand.

### **2.4. Relationship between brand credibility with attitude towards brand credibility and attitude towards brand**

Consumer perception about brand reliability, know-how, and allure might be appealing and engage consumers with the brand. If a brand has a high degree of reputation and attractiveness, it leads towards positive evaluation (Abu Zayyad et al., 2021; Anridho & Liao, 2013; Molinillo et al., 2022; Natarajan et al., 2023). This is because high credibility means products have greater reliability, durability, values, and features which tend to elicit a positive response from consumers. In sociological terms, the status quo, self-image, cultural forces, and competition between societies are the main drivers towards fashion brand purchase (Fairhurst et al., 1989; Fatma & Khan, 2023; Tali et al., 2021). Previous studies by Erdem and Swait (2004), Paul and Bhakar (2018) discovered that brand credibility increases product profit and market share. Within the literature, many studies have shown a significant and positive relationship between

brand credibility and consumer attitude towards a particular brand, resulting in buying intention (Azzari & Pelissari, 2020; Goldsmith et al., 2000; Lafferty & Goldsmith, 1999; Paul & Bhakar, 2018; Reitsamer & Brunner-Sperdin, 2021; Vuong & Bui, 2023). Therefore, it is expected that brand credibility changes consumer attitudes towards the brand and subsequently influences purchase intentions. Thus, this study developed the following hypotheses to check the relationship:

**H3:** Brand credibility has a positive influence on attitude towards brand credibility.

**H4:** Brand credibility has a positive influence on attitude towards brand.

## ***2.5. Relationship between attitude towards brand and brand credibility with purchase intention***

Positive changes in consumers' buying intentions are due to their attitude towards specific brands (Spears & Singh, 2004). Previous literature has shown that consumer attitude also has a positive impact on purchase intention (Agmeka et al., 2019; Clara, 2023; Jeng, 2016; Ong, 2015; Paul & Bhakar, 2018; Sallam & Wahid, 2012; Wahid & Ahmed, 2011; Wang & Yang, 2010; Zhao et al., 2021). Malodia et al. (2017) explored the relationship between brand attitude and purchase in their study. These aforementioned studies find an association between AB and BC and users' intention to purchase. The Theory of Planned Behavior contains three variables: attitude towards behavior, social norms, and perceived behavioral control. The Theory of Planned Behavior was developed to understand behavior, beliefs, and the best approach to capturing purchase intention (Ajzen, 1985). The Theory of Planned Behavior has been utilized in different contexts such as alcohol consumption, green purchase intention, the fashion industry, supplement consumption, and entrepreneurial action and intention (Cooke et al., 2016; Dam, 2020; Indriani et al., 2019; Isa et al., 2017; Kautonen et al., 2015; Mohd Noor et al., 2014; Prasad et al., 2019; Valaei & Nikhashemi, 2017). Wang et al. (2017) stated that purchase intention is the tendency of consumer purchase along with interests and ability to purchase specific brands and services. Consumers' attitude is the main driver towards the selection of brands and purchase intention (Arachchi & Samarasinghe, 2023; Kurdi et al., 2022; Paul & Bhakar, 2018). Within the literature, extensive research studies have been found on endorser credibility and brand credibility, but least on ABC and AB with consumer intent to buy in the fashion industry context. Therefore, this study tested the following hypotheses:

**H5:** Attitude towards brand credibility has a positive influence on purchase intention.

**H6:** Attitude towards brand has a positive influence on purchase intention.

## ***2.6. Mediating role of attitude towards brand credibility and attitude towards brand***

A study conducted in Yemen found a partial relationship among individuals' attitudes toward a brand, attitudes toward advertising, and intent to buy (Borges-Tiago et al., 2023; Sallam & Wahid, 2012). Another study examined the mediation of attitudes toward advertising between endorser credibility and buyers' intention to buy a product (Lahbib et al., 2023; Ong, 2015; Suhud et al., 2023). To date, few studies have explored the mediating role of attitudes toward a brand and brand credibility between the endorser and consumer buying behavior. Therefore, the current study intends to address this gap and proposes the following hypotheses:

**H7:** Attitude towards brand credibility mediates the relationship between endorser credibility and purchase intention in such a way that it strengthens the relationship than weaken.

**H8:** Attitude towards brand credibility mediates the relationship between brand credibility and purchase intention in such a way that it strengthens the relationship than weaken.

**H9:** Attitude towards brand mediates the relationship between endorser credibility and purchase intention in such a way that it strengthens the relationship than weaken.

**H10:** Attitude towards brand mediates the relationship between brand credibility and purchase intention in such a way that it strengthens the relationship than weaken.

### 3. Data collection and research methodology

#### 3.1. Methodology

In this study, we used purposive sampling as a non-probability sampling method and distributed questionnaires in local markets in Pakistan. The data were gathered from both male and female consumers who have knowledge of and purchase from local apparel fashion brands in Pakistan. Before distributing the questionnaires, respondents' age and market were selected from those dealing in local apparel brands in Pakistan. The local markets of Islamabad, Rawalpindi, Gujranwala, and Lahore were selected to gather data. A pilot test was conducted initially. After the pilot testing, we distributed 370 questionnaires, of which 367 were received. According to Hair et al. (2013), a satisfactory population size is 350 or above, so the current study meets this criterion as well. Out of the collected 367 questionnaires, 14 were discarded due to not being properly filled out by respondents. Therefore, there were only 353 questionnaires left for statistical examination and testing of hypotheses. For data collection purposes, questionnaires were adopted from previous studies and measured on a 5-point Likert scale (ranging from 1=strongly disagree to 5=strongly agree). In terms of measuring items, endorser credibility contains 12 items, and Brand credibility has 7 items. Other variables, such as attitude towards brand credibility, attitude towards brand, and purchase intention, also have 5 items each, respectively. All of these items, along with their sources, are discussed in Table 1.

#### 3.2. Data analysis technique

Various methods are used for analysis purposes. Firstly, descriptive analysis was utilized to categorize the participants based on their characteristics. Subsequently, the measurement and structural model were employed to assess the validity and reliability of variables and to test hypotheses. SmartPLS 3 was utilized in this research to analyze and test the hypotheses, along with examining the mediation effect of attitude towards brand credibility and attitude towards the brand. For the evaluation of indicator convergent validity and reliability, we utilized factor loadings, CR (composite reliability), AVE (average variance extracted), and Cronbach's alpha. Conversely, discriminant validity was assessed through two methods: the Fornell-Larcker method and the HTMT ratio. Convergent validity confirms that a specific construct is accurately determined by its indicators in the path coefficient. On the other hand, discriminant validity assesses the extent to which items are distinguished among the constructs, ensuring that items belong to distinct and non-overlapping constructs. In this study, the bootstrapping procedure was also employed to correct bias, estimate variance, determine p-values, establish confidence intervals, predict errors, and calculate t-values. Finally, structural equation modeling was utilized to examine the relationships of the developed hypotheses.

### 4. Analysis results

#### 4.1. Respondents profile

The majority of respondents were female (56.6%) with ages under 25 years (48.7%). Most of the participants held degree qualifications (52.9%) and had monthly incomes of less than 50,000 (53.2%). Additionally, out of 353 respondents, 50% were single. Moreover, approximately 31% of respondents in this research tended to buy clothes at any time, as shown in Table 2.

#### 4.2. Measurement model

##### 4.2.1. Confirmatory factor analysis (CFA)

CFA is utilized to assess the reliability and validity of indicators in the outer loadings on respective latent variables. Figure 2 represents the accurate range of factor loadings greater than 0.6 on the latent constructs of the study, as provided by Hair et al. (2011). Loading values less than the threshold of 0.6, such as BC1 and BC3, are removed from the measurement model because the indicators of constructs do not



**Table 1.** Measurement model and Sources:

Sr. No	Measures/Sources	AVE	CR	CA
	<b>EC: Endorser Credibility</b> (Wang et al., 2017)	0.612	0.922	0.870
1.	<i>I prefer to watch advertisements with physically attractive (beautiful, elegant and classy) celebrity endorser.</i>			
2.	<i>I think that attractiveness is an important characteristic for a celebrity endorser.</i>			
3.	<i>I feel that a physically attractive endorser influences my purchase intention towards a celebrity-endorsed brand.</i>			
4.	<i>I remember a brand that is being endorsed by attractive celebrity more.</i>			
5.	<i>I think advertisements with a celebrity endorser who has expertise (skilled, qualified. Knowledgeable, and experienced) is more respectable.</i>			
6.	<i>I pay more attention to the advertisements using an expert celebrity.</i>			
7.	<i>I will buy a product if the celebrity endorsing it is an expert.</i>			
8.	<i>I think a brand that is being endorsed by an expert celebrity is more trustable.</i>			
9.	<i>I think the advertisements with a trustworthy (dependable, honest, sincere, and reliable) endorser receive less negative recalls.</i>			
10.	<i>I feel that advertisements with a trustworthy endorser push me to remember the advertisement and the product that is being endorsed.</i>			
11.	<i>I think the celebrity endorser is a trustworthy person.</i>			
12.	<i>I think a brand that is being endorsed by a trustworthy celebrity is more respectable and desirable.</i>			
	<b>BC: Brand Credibility</b> (Wang et al., 2017; Erdem & Swait, 2004)	0.721	0.932	0.771
1.	<i>This brand has the ability to deliver what it promises.</i>			
2.	<i>This brand's product claims are believable.</i>			
3.	<i>This brand has a name you can trust.</i>			
4.	<i>This brand doesn't pretend to be something it isn't.</i>			
5.	<i>Overtime, my experiences with this brand have led me to expect it to keep its promises, no more and no less.</i>			
	<b>ABC: Attitude towards Brand Credibility</b> (Tee et al., 2013)	0.800	0.901	0.835
1.	<i>Brand credibility is an attraction for me to purchase.</i>			
2.	<i>Brand credibility will increase my social status.</i>			
3.	<i>Brand name is my priority when making a purchase decision.</i>			
4.	<i>Brand reputation is my consideration before choosing a brand.</i>			
5.	<i>Brand credibility is my consideration when buying a higher price product.</i>			
	<b>AB: Attitude towards Brand</b> (Wang et al., 2017; Wei & Wu, 2013)	0.709	0.823	0.931
1.	<i>I have bought products under the influence of a brand.</i>			
2.	<i>I feel confidence in this brand.</i>			
3.	<i>I remember the brand because of the celebrity endorser.</i>			
4.	<i>I think local brand product is worth purchasing.</i>			
5.	<i>I think I am willing to buy the local products brand.</i>			
	<b>PI: Purchase Intention</b> (Kumar et al., 2009; Wang et al., 2017)	0.599	0.891	0.748
1.	<i>I will buy the product if the celebrity I like started endorsing it.</i>			
2.	<i>I would continue buying some products from the market irrespective of the act of advertising the same product through any specific celebrity.</i>			
3.	<i>I consider myself to be very loyal to brand because of the endorser.</i>			
4.	<i>I intend to buy local brand frequently.</i>			
5.	<i>I plan to buy local brands more often.</i>			

show reliability and validity. The endogenous variables (Attitude towards brand credibility and Attitude towards brand) reflect variances caused by exogenous variables at 75% and 78%, respectively. Similarly, in purchase intention, a 75% change occurs due to exogenous variables, namely attitude towards brand credibility and attitude towards brand.

#### 4.2.2. Reliability and convergent validity

The scale reliability and validity were assessed in the measurement model. To examine reliability, the standard values of Cronbach's alpha (CA) and composite reliability (CR) should be higher than a minimum of 0.70. Therefore, the values of each construct are higher than the minimum standard value, as seen in Table 1. In the assessment of convergent validity, the Average Variance Extracted (AVE) values for the variables EC, BC, ABC, AB, and PI are 0.612, 0.721, 0.800, 0.709, and 0.599, respectively. According to Hair et al. (2014), the minimum acceptable AVE value is 0.5. Therefore, it can be observed that all values of the variables are above 0.5. Hence, the measures of the five respective constructs demonstrate a higher level of convergent validity.



**Table 2.** Population demographics.

Particulars	Description	Total no. of respondents	%age
Gender	Male	153	43.3
	Female	200	56.6
Age	Less than 25 years	172	48.7
	25-35 years	87	24.6
	36-45 years	45	12.7
	46-55 years	38	10.7
	Greater than 56 years	11	3.1
	Secondary	10	2.8
Qualification	Diploma	47	13.3
	Degree	187	52.9
	Master/PhD	109	30.8
Marital Status	Single	198	50.0
	Married	121	34.2
	Widowed	34	9.6
Monthly Income	Less than 50,000	188	53.2
	50,000-100,000	75	21.2
	100,000-150,000	65	18.4
	150,000-200,000	25	7.0
Frequency of buying local brand apparel	More than once a month	50	14.6
	About once in a month	72	20.3
	About once every three months	62	17.5
	About once every six months	45	12.7
	About once a year	14	3.9
	Anytime	110	31.1

#### 4.2.3. Discriminant validity

Henseler et al. (2015) provided two techniques to evaluate discriminant validity, namely the Fornell-Larcker and heterotrait-monotrait methods. Therefore, in this paper, we utilized both approaches. In the first method, the Fornell-Larcker approach, the square root values of the Average Variance Extracted (AVE) for each construct exceeded the correlation values of the variables (Fornell & Larcker, 1981). Table 3 illustrates that the diagonal bold values represent the square root of the AVE for each respective construct, while the off-diagonal values represent the correlation coefficients. This fulfills the criteria outlined in the Fornell-Larcker method for discriminant validity, thus validating the discriminant validity.

Henseler et al. (2015) criticized the Fornell-Larcker method for measuring discriminant validity, stating that it lacks applicability in common research scenarios. They suggested an alternative approach to computing discriminant validity: the HTMT ratio method, which they argued is superior in functionality compared to the previous Fornell-Larcker criterion. Therefore, this study also utilized the suggested method to test the discriminant validity of the respective latent variables. Discriminant validity issues arise when the HTMT value exceeds 0.90, as recommended by Gold et al. (2001). Table 4 shows that all latent constructs have discriminant validity values of less than 0.90. From the results of all validity and reliability tests, it is evident that this model is appropriate for testing the developed hypotheses.

#### 4.3. Structural model

The structural model examined all the established relationships among latent variables. In structural model evaluation, beta values, t-values, effect size ( $f^2$ ), predictive relevance ( $Q^2$ ), and coefficient of determination ( $R^2$ ) were calculated (Hair et al., 2014). Table 5 represents that EC ( $\beta=0.462$ ,  $p<0.05$ ) and BC ( $\beta=0.220$ ,  $p<0.05$ ) had a favorable and highly significant impact on attitude towards brand credibility. Similarly, EC and BC have a positive and significant influence on attitude towards the brand with beta values of 0.320 and 0.474, and p-values less than the standard value of 0.05. Therefore, H1, H2, H3, and H4 were accepted. The direct path relation among exogenous variable attitude towards brand credibility and endogenous variable purchase intention was also found significant at the level of 0.05. Whereas, the relationship between attitude towards the brand and purchase intention is found highly significant ( $p=0.000$ ). Hence, H5 and H6 were supported.

In the structural model, collinearity is a potential problem, indicated by VIF (variance inflation factor) values equal to or greater than 5, as suggested by Hair et al. (2011). There are three sets of dependent

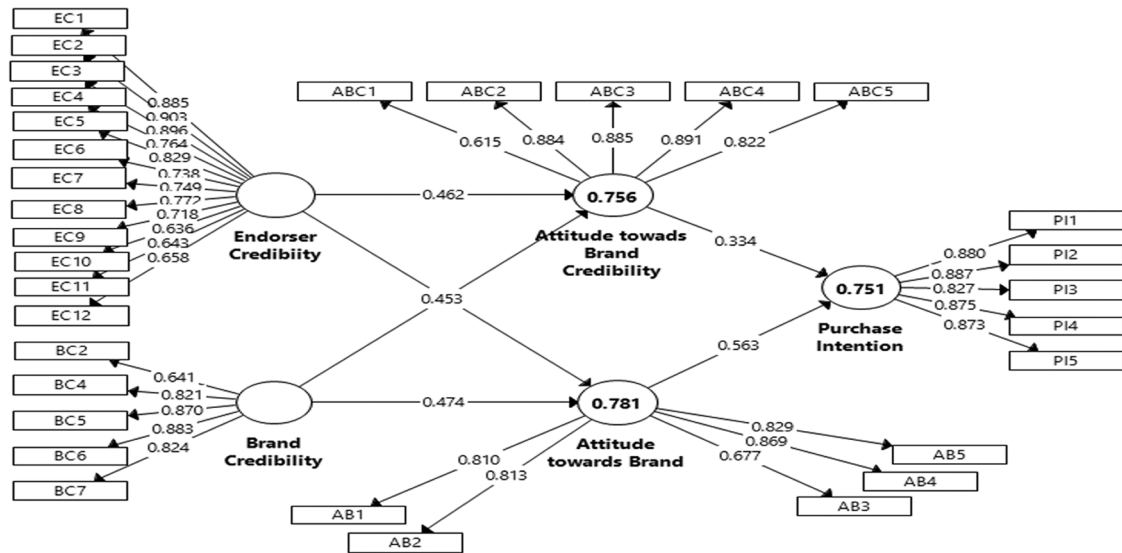


Figure 2. Confirmatory factor analysis.

Table 3. Fornell-Larcker method.

Latent Variables	ABC	AB	BC	EC	PI
Attitude towards Brand Credibility	<b>0.869</b>				
Attitude towards Brand	0.373	<b>0.841</b>			
Brand Credibility	0.411	0.406	<b>0.833</b>		
Endorser Credibility	0.320	0.433	0.404	<b>0.771</b>	
Purchase Intention	0.471	0.301	0.207	0.340	<b>0.585</b>

Table 4. Discriminant validity HTMT ratio.

Latent Variables	ABC	AB	BC	EC	PI
Attitude towards Brand Credibility					
Attitude towards Brand	0.880				
Brand Credibility	0.812	0.769			
Endorser Credibility	0.727	0.781	0.683		
Purchase Intention	0.669	0.660	0.612	0.609	

variables ABC, AB, and PI. The results of collinearity are presented in Table 5. It can be seen that there is no collinearity indication between all established sets of predictor variables because all the VIF values were less than 5.

Following the recommendations given by Cohen (1988) for calculation of effect size, it is stated that standard values of effect size for small, medium, and larger effects of independent variables on dependent variables are 0.02, 0.15, and 0.35, as summarized in Table 5. In the table, it is seen that the four exogenous variables have effect sizes from medium to large on three endogenous variables.

It is essential to assess predictive relevance ( $Q^2$ ) by using Stone-Geisser's method to check the predictive relevance of proposed relations in the established model. This might be achieved by blindfolding procedures in PLS-SEM. As suggested by Chin (1998), when  $Q^2$  values are greater than zero, it shows good predictive relevance of the proposed model. In the table below, all of the endogenous variables such as ABC, AB, and PI have values higher than zero, which depicts good predictive relevance.

#### 4.4. Mediation analysis

In PLS-SEM mediation analysis, the relationship between variables is not always straightforward; sometimes it can be difficult to understand. To gain better insight into the mediation part of ABC and AB on the association between EC, BC, and PI in the proposed model as shown in Figure 3, the Preacher and

**Table 5.** Direct path results.

Hypo	Path	Beta Value	Standard Deviation	T value	S.E	VIF	P value	f <sup>2</sup>	R <sup>2</sup>	Q <sup>2</sup>
H1	EC-> ABC	0.462	0.059	7.910	0.081	2.833	0.000	0.309	0.756	0.452
H3	BC-> ABC	0.220	0.058	7.865	0.080	2.833	0.000	0.297		
H2	EC-> AB	0.320	0.060	7.616	0.058	1.808	0.03	0.337	0.781	0.256
H4	BC-> AB	0.474	0.041	7.913	0.059	1.506	0.000	0.342		
H5	ABC-> PI	0.334	0.062	6.852	0.053	3.817	0.05	0.117	0.751	0.399
H6	AB-> PI	0.563	0.043	11.833	0.062	3.817	0.000	0.333		

Hayes (2008) method can be used. The indirect effects of EC and BC on purchase intention are 0.305 ( $0.560 \times 0.546 = 0.305$ ) and 0.302 ( $0.554 \times 0.546 = 0.302$ ) respectively through the mediator, attitude towards brand credibility. Similarly, the indirect effects via attitude towards brand between the exogenous variables EC and BC on purchase intention are 0.223 ( $0.555 \times 0.403$ ) and 0.231 ( $0.574 \times 0.403$ ) respectively. In the structural model, the main part is to measure the value of the coefficient of determination (R<sup>2</sup>). According to Hair et al. (2013), the standard values of R<sup>2</sup> used to indicate weak, moderate, and strong are 0.25, 0.5, and 0.7 respectively. In our research, it suggests that the two constructs, endorser credibility and brand credibility, can jointly explain 75% and 77% of variances in the endogenous variables, namely attitude towards brand credibility and attitude towards brand as seen in Figure 3. Similarly, model estimation also depicts that R<sup>2</sup> for other latent constructs, attitude towards credibility and attitude towards brand, combine to explain 86% of purchase intention. Therefore, all the values of R<sup>2</sup> are found to be strong.

In mediation analysis, the Variance Accounted For (VAF) and total effect are used to examine the strength of mediators between exogenous and endogenous variables. To accomplish this, we require the indirect effect value, which has already been calculated previously. To calculate the total effect value, we use:

$$\text{Total effect} = \text{Direct effect} + \text{Indirect effect}$$

In H7, the total effect is 0.943 ( $0.638 + 0.305 = 0.943$ ). This indicates the total impact of EC on purchase intention. Meanwhile, we calculate the variance accounted for (VAF) as follows:

$$\text{Variance account for (VAF)} = \text{Indirect effect} \div \text{Total effect}$$

In H7, the Variance Accounted For (VAF) is calculated as 0.323 ( $0.305 \div 0.943 = 0.323$ ). From Table 6, it is evident that 32% of the influence of endorser credibility on Purchase Intention (PI) can be clearly explained through the mediator, attitude towards brand credibility. According to Hair et al. (2013), partial mediation occurs when the VAF exceeds the threshold value of 0.2, while full mediation occurs when it exceeds 0.8. The VAF value of the mediator between Endorser Credibility (EC) and PI is 32%, which surpasses the threshold of 0.2. This indicates that attitude towards brand credibility partially mediates between endorser credibility and purchase intention, as shown in Table 6.

However, 34% ( $0.302 \div 0.888 = 0.340$ ) of BC's impact on PI, with the inclusion of mediation of ABC, is considered partial because its value is greater than the 0.2 threshold. This result indicates that both H7 and H8 are accepted with partial mediation of ABC. Similarly, the Value of Additional Fit (VAF) value of the second mediator, attitude towards the brand, between exogenous variables (endorser credibility and brand credibility) and endogenous variable (purchase intention) were checked. The following table depicts that the values of VAF are 25.9% ( $0.223 \div 0.861 = 0.259$ ) and 28% ( $0.231 \div 0.817 = 0.282$ ), which are higher than the standard 0.2. This suggests that AB (attitude towards brand) partially mediated among EC (endorser credibility), BC (brand credibility), and PI (purchase intention).

Therefore, H9 and H10 were accepted. The significance of the indirect effects of endorser credibility and brand credibility on purchase intention via attitude towards brand credibility is depicted by the p-value, which is less than 0.001. Similarly, the p-value of the indirect effect of the exogenous variables (endorser credibility and brand credibility) on the endogenous variable (purchase intention) via the mediator attitude towards the brand is less than the threshold of 0.05. Thus, it was also proven from the p-value results that H7, H8, H9, and H10 were supported. To further evaluate the mediators' effect, a

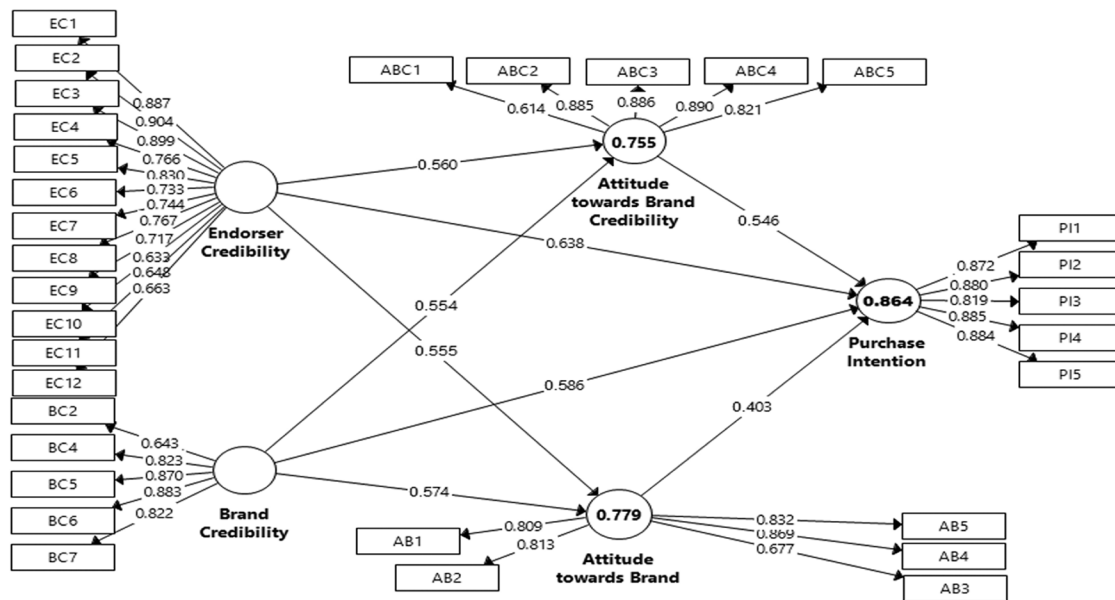


Figure 3. Mediating effect in PLS-SEM.

Table 6. Mediation effect.

Hypo	Path	Indirect Effect	Total Effect	Standard Error	T value	VAF	p-value	Confidence Interval
								<b>2.5%</b> <b>97.5%</b>
H7	EC-> ABC-> PI	0.305	0.943	0.028	1.951	0.323	0.000	0.037 0.145
H8	BC-> ABC-> PI	0.302	0.888	0.026	2.924	0.340	0.000	0.038 0.137
H9	EC-> AB-> PI	0.223	0.861	0.045	3.761	0.259	0.01	0.032 0.116
H10	BC-> AB-> PI	0.231	0.817	0.044	3.479	0.282	0.03	0.036 0.122

Note: EC=Endorser credibility, BC=Brand credibility, ABC=Attitude towards brand credibility, AB=Attitude towards brand, PI=Purchase intention.

bootstrapping process with a 95% confidence interval was employed; all the values were greater than zero, as recommended by Rungtusanatham et al. (2014). Therefore, H7, H8, H9, and H10 were also supported through the confidence interval values, as shown in Table 6.

## 5. Discussion

The aim of the current study was to investigate the impact of Endorser Credibility (EC) and Brand Credibility (BC) on Attitude towards the Brand (ABC), Attitude towards the Endorser (AB), and Purchase Intention (PI). The findings of the current study show that H1; *Endorser credibility has a positive influence on attitude towards brand credibility*, and H2: *Endorser credibility has a positive influence on attitude towards brand*, statistically and significantly influence the ABC and AB. These findings suggest that EC has favorable effects on brand credibility and the brand itself. Previous studies have found a positive association between EC and ABC and attitude towards the brand (Chan et al., 2013). Conversely, Paul and Bhakar (2018) did not find a significant relationship between EC and attitude towards the brand. Therefore, the findings of this research contribute to the literature by concluding that endorser credibility influences ABC and AB in the context of local apparel consumer buying intentions in Pakistan. Furthermore, H3; *Brand credibility has a positive influence on attitude towards brand credibility* and H4; *Brand credibility has a positive influence on attitude towards brand* are also accepted. The findings of these hypotheses show that brand credibility is positively associated with ABC and AB. Many previous studies have found a significant and positive connection between BC and ABC and AB, but these studies were in different contexts (Anridho & Liao, 2013; Erdem & Swait, 2004; Paul & Bhakar, 2018). Therefore, the current study's findings are in line with the previously mentioned studies. These findings also illustrate the brand credibility effects on ABC and AB in the local apparel sector in Pakistan. In conclusion, brand credibility

differs from endorser credibility and has a huge impact on consumer attitude and purchase intention. Sometimes, the endorser might be influential if the consumer perceives the least credibility of the brand, so the brand should deliver what it claims. This study also confirmed that *H5; Attitude towards brand credibility has a positive influence on purchase intention* and *H6; Attitude towards brand has a positive influence on purchase intention* positively changes consumer purchase intention. Furthermore, if individuals show a willingness to purchase national or local brands rather than international ones, consumers must give preference to those brands with good credibility. These findings are consistent with previous studies (Jeng, 2016; Ong, 2015; Paul & Bhakar, 2018; Sallam & Wahid, 2012; Spears & Singh, 2004; Wang & Yang, 2010), all of which were conducted in different contexts. The current study's findings indicate that consumers are willing to purchase and pay more for local apparel brands in Pakistan if they trust not only the brand itself but also its credibility. Furthermore, in Table 6, the indirect relationship table shows that ABC and AB, as mediators, have a positively significant effect between endorser credibility, brand credibility, and purchase intention. Such statistical outcomes contribute to the limited literature on this topic. These findings align with a study conducted in a different context by Sallam and Wahid (2012) on the manufacturing of overhead goods in Yemen. The results of the study also support H7; *Attitude towards brand credibility mediates the relationship between endorser credibility and purchase intention in such a way that it strengthens the relationship than weaken*. Endorser credibility is the most crucial and effective way for consumers to have a positive attitude towards the credibility of a brand and cause purchase intention (Ohanian, 1990). The hypothesis H8, which states that *Attitude toward brand credibility mediates the relationship between brand credibility and purchase intention in such a way that it strengthens the relationship than weaken*, is also supported. Based on the findings of the study aligned with previous studies, endorser credibility and brand credibility have a stronger and more positive relationship with attitude towards brand credibility, though they have a significant impact on consumers' purchase intention (Chin et al., 2020). This may indicate that Pakistani consumers will have a solid relationship with and will support local apparel brands in case fashion brands display high brand credibility as well as endorser credibility. This research echoes the idea that endorser credibility and brand credibility play a significant part in the advertising of products and promotion of local apparel brands, as seen in previous studies, but this study is conducted in the context of local apparel brands in an emerging market like Pakistan (Jeng, 2016; Ong, 2015; Rashid et al., 2002; Wang et al., 2017). Hypothesis H9, which states that *Attitude towards brand mediates the relationship between endorser credibility and purchase intention in such a way that it strengthens the relationship than weaken* is accepted. Suki (2014) illustrates the influence of endorser credibility on attitude towards the brand and consumer purchase intention. According to Lafferty et al. (2002), the credibility of the source and attitude towards the brand have both a direct and indirect relationship. The direct relationship of endorser credibility influences attitude towards the brand, which in turn affects the user's purchase intention. Hence, attitude towards the brand may be utilized as a mediator between endorser credibility and purchase intention (Sheeraz et al., 2016). Hypothesis H10; *Attitude towards brand mediates the relationship between brand credibility and purchase intention in such a way that it strengthens the relationship than weaken* is also accepted. According to Anridho and Liao (2013), there is a significant relationship found between brand credibility, attitude towards the brand, and consumer purchase intention. Their empirical study proposes that when a brand is more credible, users are more likely to have a favorable attitude, which positively affects purchase intention.

## 6. Conclusion

In conclusion, the current research proposed and tested a model to investigate the relationship between endorser credibility, brand credibility, and purchase intention in the local apparel sector in Pakistan. The findings of the study depicted that endorser credibility, brand credibility, attitude towards brand credibility, and attitude towards brands are positively associated with purchase intention. In terms of mediators, both attitude towards brand credibility and attitude towards brand mediate the relationship between endorser credibility, brand credibility, and purchase intention. All of these developed hypotheses were accepted at distinct significant levels. The findings also suggest that purchase intention for local apparel brands in Pakistan will change if the Pakistani fashion industry uses suitable endorsers and displays high

brand credibility. Furthermore, this research paper can be beneficial for local apparel brands and help marketers in developing effective marketing strategies. It also emphasizes the importance of endorser credibility and brand credibility in the context of local apparel within the fashion industry in Pakistan. Regarding purchase intention, this paper provides future insights and opens up new horizons for future researchers to gain more knowledge about purchase intention in local apparel markets of Pakistan.

## 7. Theoretical, practical implications, limitations and future direction

Theoretically, our research contributes to the current understanding of customer buying behavior by examining the influence of endorser credibility and brand credibility on purchase intention. This study focuses on the local apparel fashion sector in Pakistan. Previous studies have often treated attitude towards brand credibility and attitude towards brand as independent variables or moderators. This paper extends the literature by considering these factors as mediators. The findings of this study have several practical implications for brand managers and marketers in the development and implementation of marketing strategies. Specifically, it explores the impact of endorser and brand credibility on consumer purchase decisions. The results suggest that local apparel brands can enhance consumer relationships by emphasizing the credibility of both the endorser and the brand, as well as fostering positive attitudes towards the brand and its credibility. A credible endorser and brand can effectively convey brand communication and maintain a favorable brand position, thereby positively influencing consumer behavior.

Managers should establish consistent marketing campaigns to convey a positive image and build trust in branded products or services among potential consumers. Additionally, companies should carefully consider the reliability of celebrities endorsing their products, selecting those who consumers trust in terms of product usage. It is essential for marketers to periodically evaluate celebrity image to ensure alignment with brand values and consumer perceptions. Moreover, the study indicates that consumers form long-lasting relationships with credible brands and are more likely to remain loyal. Brands must maintain their credibility to retain existing consumers and attract future prospects, especially in a market where new brands continually emerge. Therefore, it is imperative for brands to uphold their credibility and image.

Furthermore, the research enhances the understanding of local apparel fashion brands and strengthens their marketing communication efforts. The findings will aid local apparel brands in Pakistan in increasing sales volume, expanding their businesses, and guiding investments in endorsement and brand management. Every study has limitations, and this research is no exception. This dissertation collected data from a small number of respondents, limiting its generalizability to the entire population of Pakistan. Additionally, the study was time-bound and focused solely on the Pakistan local apparel sector. For future research, there is potential to explore similar phenomena in other Asian countries, with larger sample sizes and across different sectors.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

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