The Relevance of Source Credibility Theory on purchase intention in the field the of Marketing: A Systematic Literature Review

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Abstract

Purpose: the purpose of this paper is to explore the current stage of knowledge on the theory of source credibility and analyse the usage of the source credibility theory to learn about customer purchase intention in the marketing field. This paper analyses to what extent and in what ways source credibility theory and the concept of source credibility are used to learn about customer purchase intention. Further, we know that the theory can further be extended or added to the current theory by adding the concept of receiver credibility and messenger credibility to know about credibility and its impact on purchase intention.

Design/Methodology/Approach: A systematic literature review is used to identify helpful research articles from 3 major databases i.e. SCOPUS, APA Psyc Articles, and EBSCO. 20 journal articles are extracted after a careful review of 143 articles through the systematic review process of PRISMA.

Findings: The conceptual model design defines purchase intention as the credibility of three sources, i.e., source credibility, message credibility, and receiver credibility. The source's credibility is further dependent on expertise, trustworthiness and attractiveness. In contrast, message credibility is majorly defined with the help of argument quality and completeness, and receiver credibility can be defined through the receiver's attitude, emotional attachment and social influence.

Originality/value: the study will help understand source credibility theory and how source credibility helps influence customer purchase intentions. This will help marketers in product development or servicing design, enhancing customer purchase intention by triggering source credibility.

Introduction

Credibility is an imperative area of research in the field of marketing, particularly in the current scenario in which marketing dynamics have moved to the online world**.** Credibility dates back to Aristotle's theory of Rhetoric. Credibility has been studied in many disciplines like Psychology, sociology, medical sciences, marketing, and communication. The academic literature on credibility dates back to the 1950s, mainly arising from the fields of psychology and communication. (Tseng and Fogg, 1999) Credibility can be defined as believability (Fogg, 1999). scholars of credibility generally agree that credibility is a perceived quality; it doesn't reside in an object, a person, or information. There are multi-dimensional concepts of credibility. Myriad factors related to source, message, and receivers serve as markers of credibility. (Wathen and Burkell, 2002).

Credibility is a complex and multifaceted concept and has 2 primary source-related components source expertise and trustworthiness. (Wathen & Burkell, 2002)The source credibility model is a theory that

attempts to explain how dimensions of an information source can influence users' acceptance and use of the source message (Hovland and Weiss, 1951). Source credibility is the extent to which the target audience views the source to gain expertise and knowledge in their understanding of the product/service (Ohanian, 1990; Teng, Wei Khong, Wei Goh, & Yee Loong Chong, 2014). Source credibility theory assumes that expert and reliable communication sources are more influential than others (Hovland et al., 1953). Initially, 2 dimensions were explored to explain source credibility, which included trustworthiness and expertise, but later, attractiveness was added to explain the concept of source credibility further. Source credibility refers to the consumer's perception of the information. Source credibility refers to the consumer perception of the information source based on attractiveness, trustworthiness, and knowledge in the area of the endorsed product (Ohanian, 1990).

The theory is used in advertising and social or online marketing extensively to learn about, celebrity endorsers' (Ohanian, 1990), eWOM messages in social media (Teng, Wei Khong, Wei Goh, & Yee Loong Chong, 2014), online celebrities' Instagram profiles (Djafarova, E., & Rushworth, C., 2017), wellness influencer industry on Instagram (Wellman, M. L., 2023), Social media engagement of stakeholders in the oil and gas sector (Yuen, K. F., et al., 2023), Social media influencers (Ooi, K. B., et al., 2023), travellers' electronic word of mouth (eWOM) and their adoption on tourists' hotel booking and review sharing intention (Roy, G., et al., 2024), perceived artificial intelligence (AI) credibility with consumer-AI experiences (Khan, A. W., & Mishra, A., 2024), social media influencers (SMIs) in promoting COVID-19 vaccination drives (Alam, F., et al., 2024). Further few meta-analyses (Ismagilova, E., et al., 2020, Wilson, E. J., & Sherrell, D. L. 1993) and systematic reviews (Mumuni AG, et al., 2019 and Pooja, K., & Upadhyaya, P., 2024) are being done to learn more about concept on source credibility. Thus source credibility theory has been extensively used to learn about consumer attitudes and behaviour. The purpose of this study is Five-fold first to understand the importance of source credibility in influencing consumer purchase behaviour, secondly to learn about the antecedents of credibility that aid learning about the purchase intention of customers. Third, this study is taken into account to cumulate studies that reflect the influence of source credibility theory on purchase intention. Fourth will share a conceptual model that helps learn about purchase intention from the eye of credibility concept. At last, we will try to find the research gap for future research.

The remaining paper is organized in the following manner. The second section presents a literature review on the use of theories along with Source credibility theory to learn about customer purchase intention in the field of marketing. The third section discusses the methodology used, outlining journal selection criteria and the main steps adopted in the examination of the content of the articles. The fourth section explains the analysis of the selected articles, which are further studied through content analysis we extend the concept of source credibility for identifying customer purchase intention. We will identify and group the new constructs added in the extension of the current theory to learn about purchase intentions and the further dimensions where it can be useful. The final section describes the research gaps and provides concluding remarks on the current usage of the theory in the field of marketing and its applicability in further studies.

Literature Review

The theory of source credibility supports the fact that the receiver's acceptance of the information depends on the source's trustworthiness i.e. refers to a source's honesty, sincerity, and believability (Hovland et al., 1953; McGinnies and Ward, 1980). Secondly, expertise refers to competency and knowledge of the

resource. Based on source credibility theory (Hovland et al., 1953), we assume that the content provided by an expert source is more persuasive because it is believed to provide information that is more relevant, accurate, useful, and credible (Wathen and Burkell, 2002). Third is Attractiveness which refers to the effectiveness of a message depending on the familiarity, likability, similarity, and attractiveness of a source to the respondent (Ohanian, 1990). Thus theory of source credibility is extensively useful for learning about consumer behaviour and attitude.

Trustworthiness

Source trustworthiness refers to consumer perception that the source of communication is reliable, honest and sincere (Ohanian, 1990) A trustworthy communicator is more persuasive than expertise. Trustworthiness is the apparent honesty and integrity of the source. (McGinnies and Ward, 1980). Trustworthiness has been used to identify and reveal` that the real profile picture and information improve the reliability (Xu, 2014) and persuasiveness of eWOM messages for travel communities (Filieri, 2016). Further, it has also been observed that Male salespeople may be more credible in terms of trustworthiness and attractiveness, than female salespeople in the field of cosmetic sales. (Paul Prendergast, G., et al., 2014). On online consumer reviews for tourism-related products, it is observed that consumers primarily use cues related to the message content and style and review extremity and valence to assess trustworthiness. Further consumer involvement and experience act as moderators that affect consumer trustworthiness (Filieri, 2016). Thus, trustworthiness is an indicator of source credibility.

Expertise

Source credibility theory suggests that individuals accept the information provided by experts without critically assessing the quality of their arguments (Hovland et al., 1953). Expertise is defined by terms such as knowledgeable, experienced, competent, and so on. The expertise dimension of credibility captures the perceived knowledge and skill of the source. (Fogg & Tseng, 1999). Trustworthiness has been studied concerning online customer reviews where it has been observed that consumers use clues related to message content, style, and review extremity and valence to assess trustworthiness. Further moderating factors like involvement and experience, as well as the type of website, affect the trustworthiness. (Filieri, 2016) Further trustworthiness is studied for e-WOM & purchase intention (Ismagilova, E., et al., 2020) and reviewers' trustworthiness (Mumuni AG, et al., 2019)

Attractiveness

Source Credibility is based on the trustworthiness, attractiveness, and expertise of the communicator (Ohanian, 1990). Individual personal qualities, physical appearance, and overall attractiveness can affect how others judge their character (Ohanian, 1990); thus, attractiveness acts as an important credential for source credibility. Attractiveness acts as a halo effect in influencing customer behaviour. Attractiveness of the influencer, endorser or the product and brand itself can create an impact on consumer behaviour. Communicator physical attractiveness is operationally defined as the degree to which a person's face is pleasing to observe and is determined through a consensus of judges. (Patzer, G. L., 1983). This suggests that if someone is attractive and their lifestyle is appealing they are judged to be a better person (Long-Crowell, 2016). Attractiveness is detailed specifically as physical attractiveness in a few research (Pinda et al., 2021), denoting consumers placing of appealing qualities. and alluring gestures

Purchase Intention

Purchase Intention refers to a customer's conscious plan or decision to buy a product or service (Fishbein & Ajzen, 1975) . It is a crucial concept in consumer behaviour research as it is a strong predictor of actual behaviour. (Sheppard et al,.1988). Purchase intention is a consumer's self-inferred probability of purchasing a product or service" (Peter & Olson, 2010), further Purchase intention is also referred to the degree to which a consumer is inclined to buy a product or service" (Mowen & Minor, 2016). Purchase intention is influenced by various factors, including, Attitudes towards the product or service (Fishbein & Ajzen, 1975), Subjective norms & Perceived behavioural control (ease of purchase) (Ajzen, 1991), Product knowledge and involvement (Kotler & Keller, 2016) and Marketing mix factors (advertising, pricing, etc.) (McCarthy, 1960). Purchase intention is also referred to as Purchase likelihood (Jamal & Naser, 2002), Buying intention (Kotler & Keller, 2016) and purchase probability (Peter & Olson, 2010). Based on this study, we will try to find the relationship between credibility and purchase intention.

Objective

Objective 1: To study the relevance of source credibility theory to learn about customer purchase intention in the field of Marketing

Objective 2: to learn about the antecedents of credibility that back learning about the purchase intention of customers.

Objective 3: the study is taken into account to cumulate studies that reflect the influence of source credibility theory on purchase intention.

Objective 4: to design a conceptual model between credibility and Purchase intention and define the relationship between them.

Objective 5: Identifying the research gap and proposing the future research direction

Methodology

In this study we have opted for a systematic literature review method (Linnenluecke et al. 2020; Pooja, K., & Upadhyaya, P., 2024, Shahid, Z. A., et al., 2024, Maleka, N. H., & Matli, W., 2024, Kumar, H., 2022) to explore about the utilisation of source credibility theory to understand customer purchase intention. A systematic review is a review of the literature that uses explicit methods to systematically search, appraise, and synthesize research on a specific question or topic" (Higgins & Green, 2011). This process undertakes an extensive search of research paper databases and implements certain selection and exclusion procedures to obtain an element of preciseness. (Shahid, Z. A., et al., 2024) Hence, we followed the following procedure suggested by Tranfield et al. (2003): identification of research/theory, selection of studies, study quality assessment, data extraction and monitoring progress, data synthesis and reporting. Systematic review can be classified as domain-based, theory-based, method-based, and meta-analysis A systematic review focused on analysing the role of a specific theory in a subject area/field is very useful for both junior and senior researchers. Such a review article can be labelled as a theory-based review. (Paul and Criado,2020) Our systematic review is covered as a theory-based review. This type of review article synthesis helps advance a body of literature that uses and /or empirically applies a given underlining theory. (Paul and Criado,2020)

We have followed PRISMA approach to synthesise the useful data for this study. As per PRISMA 20020, systematic review is a review that uses a systematic and transparent approach to identify, evaluate, and synthesize the findings of all relevant studies on a specific research question" (PRISMA, 2020).

Identification

Based on the same guidelines we first selected the inclusion and exclusion criteria for the study starting from the keywords. Source credibility theory and purchase intention, Marketing or communication were the keywords used to identify required data for the study. An electronic search was conducted using SCOPUS, APA PsycArticles and EBSCO to look for articles which are in English till 2nd July 2024. Based on the inclusion list criteria we selected the articles from Business, Management and Accounting, Social Sciences, Multidisciplinary, Psychology with completed publication. This process resulted in 133 studies in the Identification stage of PRISMA review.

Screening

For refinement and high-quality data work following Paul and Criado,2020, this study ensured that the journals selected are acknowledged as publishing articles of standard in terms of theory robustness, academic quality, methodology, appropriateness of data, and most importantly, contribution to knowledge. Thus we have opted only for the journals that were part of the ABDC (Australian Business Dean Council) categories. Further, we combined and removed the 11 duplicate articles and now we have 78 articles to review in the screening stage.
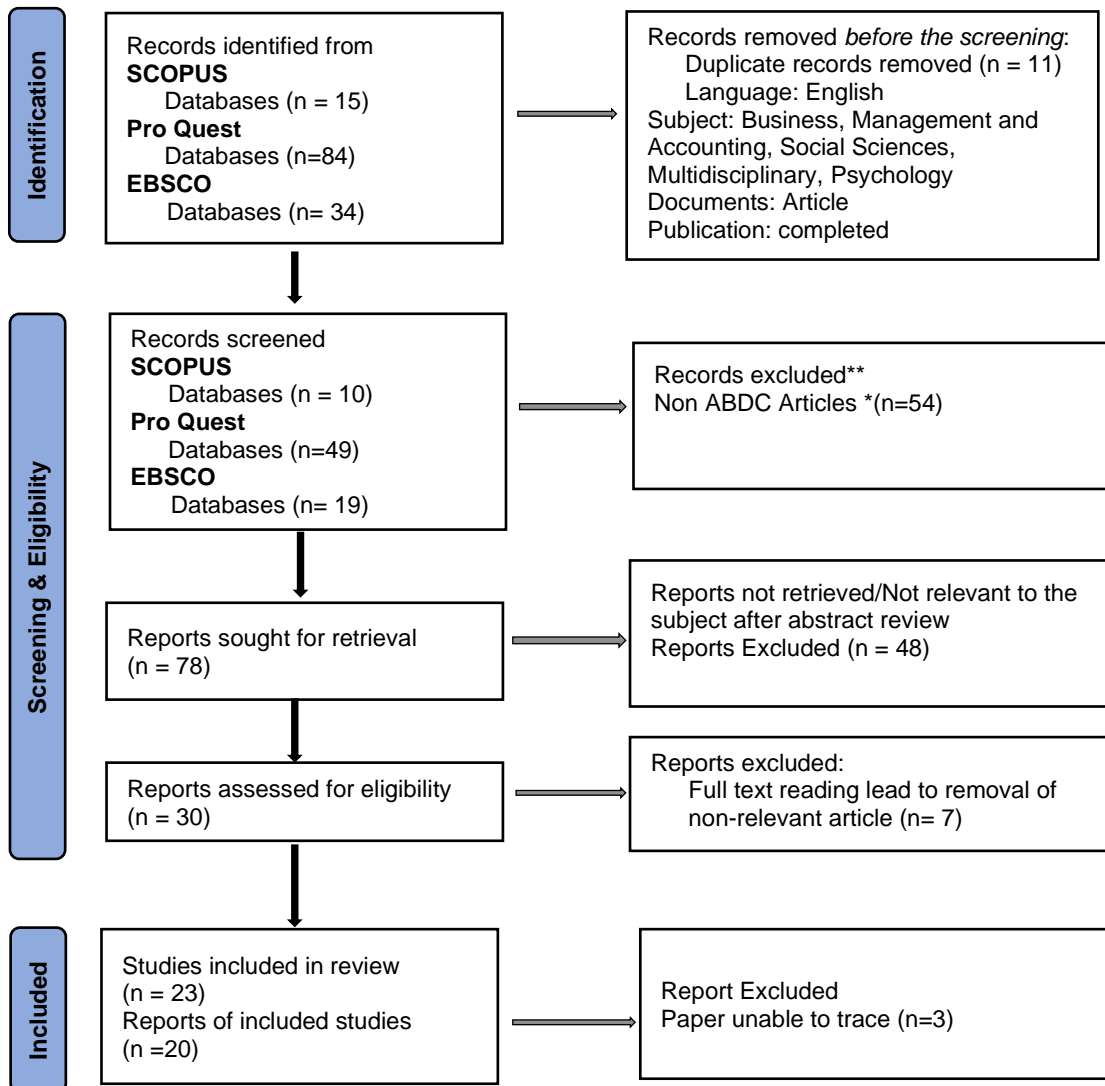
Eligibility

At the eligibility stage of the study, the abstracts of these 78 articles were done and articles which did not match or study criteria were removed like the studies where the outcome was not related to purchase intention or purchase behaviour or where source credibility theory is not used extensively to identify the purchase intention. 48 studies were excluded from the data set. Now we were left with 30 studies.

Inclusion

At the inclusion stage, a countercheck for the omission of any relevant article was performed at this stage. All 30 articles were read and 2 summary sheets were prepared based on 6W framework (Who, when, where, How, what, and Why) adopted by Xie, et al.,2017 to have eight objectives: Author, published year, country, Industry, research design, and sample size. purpose, findings. The second summary sheet detailed antecedents, moderators & mediators, outcome, and theory applied. Based on the in-depth study 7 articles were further removed after a complete article review. We were unable to trace 4 articles and thus the final study is the culmination of 19 articles on source credibility leading to purchase intention.

Below is the PRISMA approach applied in the study is identified:

Figure:1 PRISMA MODEL

Identification

| Records identified from **SCOPUS** Databases (n = 15) **Pro Quest** Databases (n=84) **EBSCO** Databases (n= 34) | → | Records removed *before the screening*: Duplicate records removed (n = 11) Language: English Subject: Business, Management and Accounting, Social Sciences, Multidisciplinary, Psychology Documents: Article Publication: completed |

Screening & Eligibility

| Records screened **SCOPUS** Databases (n = 10) **Pro Quest** Databases (n=49) **EBSCO** Databases (n= 19) | → | Records excluded** Non ABDC Articles *(n=54) |

| Reports sought for retrieval (n = 78) | → | Reports not retrieved/Not relevant to the subject after abstract review Reports Excluded (n = 48) |

| Reports assessed for eligibility (n = 30) | → | Reports excluded: Full text reading lead to removal of non-relevant article (n= 7) |

Included

| Studies included in review (n = 23) Reports of included studies (n =20) | → | Report Excluded Paper unable to trace (n=3) |

Findings:

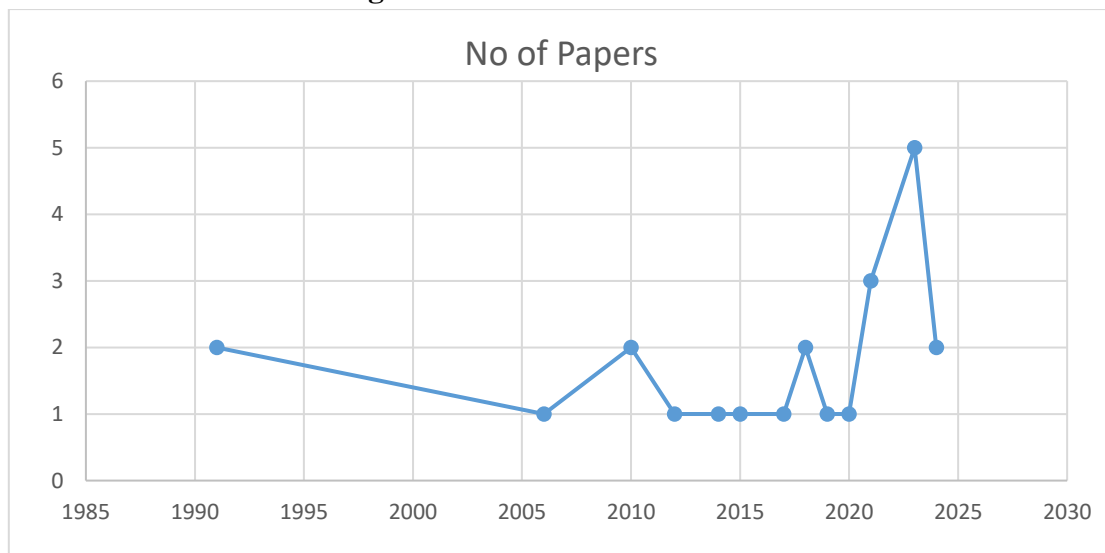**Figure 2: Year Wise distribution**

No of Papers

Figure 3: Frequency of research paper on theory of Source Credibility on purchase intention within different category journals (ABDC ranking)
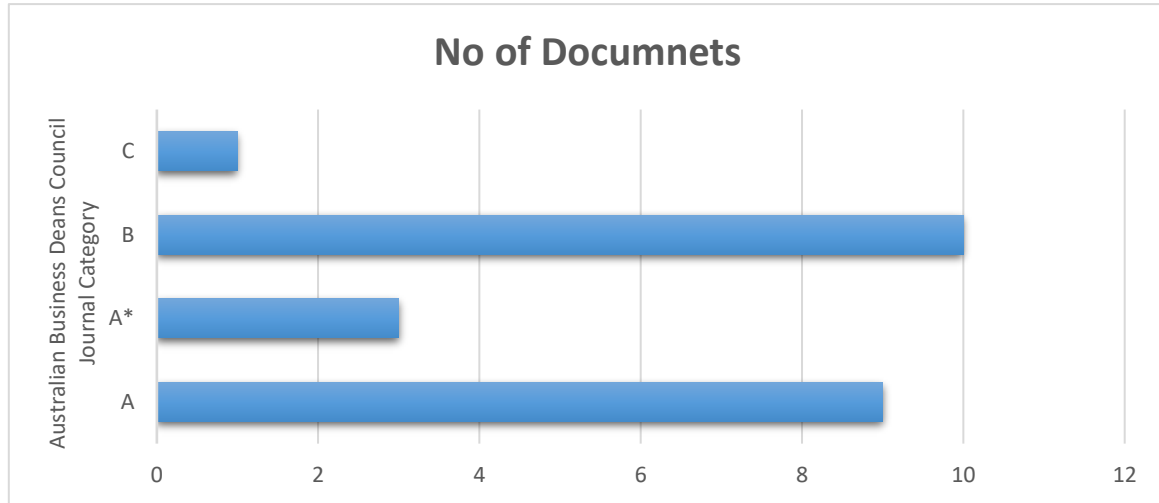

Table 1: Top 5 most cited papers

Documents	Citation
Gunawan, D. D., & Huarng, K. H. 2015	514
Gotlieb, J. B., & Sarel, D., 1991	470
Wang, S. W., 2017	369
Muda, M., & Hamzah, M. I., 2021	163
Clow et al. 2006	158

Table 2: Country-wise distribution of the studies

Country	Document	Studies Count (N=14)	Citations
Global	Filieri, at al. 2023, Gotlieb, J. B., & Dubinsky, A. J., 1991, Gotlieb, J. B., & Sarel, D., 1991, Parker, H. M., & Fink, J. S. 2012, Pick, M. 2021, Saldanha, N., et al.,2018	6	790
USA	Jang, W., 2021, Clow et al. 2006, Yan, R. N., et al., 2010	3	311
Malaysia	Elmousa, H., 2024, Muda, M., & Hamzah, M. I., 2021	2	165
Taiwan	Wang, H. C., & Doong, H. S., 2010, Wang, S. W., 2017	2	428
Australia	Zhang, B., et al., 2019	1	87
Bangladesh	Ghosh, M., & Islam, A. S. 2023	1	11
China	Hwang, 2018	1	115
China and Portugal	Soares, R. et al. 2024	1	0
Hong Kong	Paul Prendergast at al. 2014	1	39
India	Kumar, R., et. Al, 2023	1	16
Indonesia.	Gunawan, D. D., & Huarng, K. H. (2015)	1	514
Iran	Hendijani Fard, M., & Marvi, R., 2020	1	106

| Pakistan | Shoukat, et al. 2023 | 1 | 11 |
| USA & India | Powers, G., et al. 2023 | 1 | 0 |

Table 3: Analysis methods used in the empirical studies

Type of Research Design	No. of Articles
Factorial design & MANOVA	1
Experimental design	2
Experimental design: SEM & MANOVA	1
Experimental design: ANOVA & MANOVA	1
Experimental design, ANOVA & Interview	1
In-depth interview, Experimental design: SEM & Multi-Group analysis	1
PLS-SEM and fuzzy-set qualitative comparative analysis (fsQCA)	1
Mixed Method: Qualitative & Quantitative method	**8**
Experimental design: structural model by LISREL & ANOVA	1
Experimental Design & PLS-SEM	1
PLS-SEM	6
SEM	4
Quantitative method	**12**
Total	**20**

Descriptive statistics

Figure 2 mentions the research papers distribution over the years, and it is observed that first there is a huge gap between the initial paper published which was in 1991, and then the second paper written after a decade in 2006, and secondly maximum papers were published in 2023. Figure 3 depicts the categorization of papers in the ABDC (Australian Business Deans Council) Journal. The study has 12 A & A* journals, 10 B star journal and only one C star journal.

Table 1 represents the five most cited papers over time, "Viral Effects of Social Networks and Media on Consumers' Purchase Intention" by Gunawan, D. D., & Huarng, K. H. 2015 has been cited most of the time. Table 2 represents the country-wise paper distribution; it is observed that the maximum no of cases was Global, and data collected on these papers are primarily online mode; thus, specific countries could not be defined. The following three studies are from the USA, two from Malaysia, and Taiwan, and the rest of the ten countries have one paper each. Table 3 describes the research design opted for the study, and it is observed that the mixed method was opted for 7 times while the purely quantitative study was opted for 12 times. The most frequently used statistical method for study has been structure equation modelling, and further experimental design is the most frequent method of research in most papers.

Table 4: 6W Framework: (Who, When, Where, How, Why & What)

WHO	WHEN	HOW		WHERE		WHY	WHAT
Reference	Year	Sample Size	Design	Country	Industry	Objective	Finding
Clow et al. 2006	2006	230	experimental design: Dtuctural model by LISREL & ANOVA	USA	Service Industry: Automobile Insurance	Investigate the relationship of the visual element in a print advertisement to service quality expectations and to the source credibility score when a model or spokesperson is used in a service ad.	the study indicates that the visual element plays an important role both in service quality evaluations and source credibility evaluations. Further analysis indicates that both source credibility and service quality evaluations have a definite impact on attitude towards the ad and purchase intentions of a service
Wang, H. C., & Doong, H. S., 2010	2010	270	3 × 3 between-subject full-factorial design:MANOVA	Taiwan	BOOK ONLINE PURCHASE	To study proposed a model to demonstrate the online persuasion process between Ras (recommendation agent on webstore) and customers.	(1) customers perceived the highest argument quality with the CDB (Claim plus data and backing) argument form, followed sequentially by CDW(Claim plus data and warrant) and CO (Claim only); (2) customers perceived higher source credibility with a spokesperson than without a spokesperson and (3) both argument quality and source credibility can effectively predict online purchase
Yan, R. N., et al., 2010	2010	258	3*2 experimental design:SEM, MANOVA	USA	American Apparel	1. to examine the influence of message appeal – fair labor vs sex – upon Gen Y consumers' attitudes and purchase intentions toward American Apparel. 2. to examine the influence of message source – company advertising and third-party publicity – upon Gen Y consumers' attitudes and purchase intentions toward American Apparel. 3. to explore the utility of the theory of reasoned action	Gen Y consumers' attitudes toward ad, attitudes toward brands, and purchase intentions toward American Apparel varied by exposure to message appeal in advertisements viewed. Participants' evaluations of source credibility, attitudes toward the brand, and purchase intentions toward American Apparel were influenced by the message source. Additionally, purchase intentions toward American Apparel were directly predicted by attitudes toward American Apparel and indirectly by perceptions of source credibility.

WHO	WHEN	HOW		WHERE		WHY	WHAT
Reference	Year	Sample Size	Design	Country	Industry	Objective	Finding
Paul Prendergast at al. 2014	2014	141 & 12	Experimental design, ANOVA & Interview	Hong-kong	Cosmetic Industry	The first was an experiment where female subjects were asked to report their responses to female and male salespersons selling cosmetics. The second study was a phenomenological study exploring the responses of female customers who had encountered male salespeople in cosmetics shops.	a male salesperson tended to induce significantly stronger purchase intention than a female, and that salesperson credibility (specifically, trustworthiness and attractiveness) plays a significant role in mediating the impact of salesperson gender on purchase intention. The follow-up phenomenological study of female customers who had encountered male salespeople in cosmetics shops supported the experimental findings and offered additional support for their evolutionary basis.
Gunawan, D. D., & Huarng, K. H. (2015)	2015	118	Mixed Method: PLS-SEM and fuzzy-set qualitative comparative analysis (fsQCA)	Indonesia.	Viral Marketing for Products/ services on social network media (SNM)	This study addresses the research gap regarding the importance of understanding SNM(social network and media) viral marketing's effect on consumers' purchase intention.	source credibility and social influence are critical in creating attitudes toward information usefulness and subjective norms that lead to consumers' purchase intention. social influence has a higher effect on subjective norms than on users' perception of online reviews' transparency. fsQCA results show perceived risk is not a significant strategy configuration leading to the best performance regarding influence on users' purchase intention in the context of SNM viral marketing.
Wang, S. W., 2017	2017	637	SEM	Taiwan	Airline industry	This study examines the causal relationship between endorser credibility, brand attitude, brand credibility and purchase intention of air transportation services provided by airlines that adopt a celebrity endorsement strategy.	The credibility of the celebrity is as important in enhancing brand attitude, brand credibility, and purchase intention

WHO	WHEN	HOW		WHERE		WHY	What
Reference	Year	Sample Size	Design	Country	Industry	Objective	Finding
Hendijani Fard, M., & Marvi, R., 2020	2020	624	SEM	Iran	Social Media app	This study examined the viral effect of social media on mobile application users' purchase intentions in Iran as an emerging market.	The findings show that the most effective factor on apps perceived usefulness is the argument quality of information, followed by source credibility and quantity of information. Perceived usefulness is also predicted by perceived ease of use through the indirect effect of argument quality. Furthermore, it is also found that purchase intention is affected by perceived ease of use, followed by perceived usefulness through attitude towards the purchase.
Pick, M. 2021	2021	222	PLS-SEM	Global	Fitness drink	the impact of consumers' perceived influencer credibility (IC), using the source credibility model with respect to purchase intention, attitude towards advertising and product; secondly, the impact of the organizational behaviour concept psychological ownership (PO) on consumer behaviour by showing that the concept has significant positive effects on attitude towards the product and purchase intention like in prior research; thirdly, the perceived connection and relationship between the influencer and consumer to understand the relations	perceived influencer credibility (IC) serves as a significant criterion, determining purchase intention, and attitude towards advertising and product, while contributing an instrument for transferring convincing messages, which increases the perceived connection to the influencer and the psychological ownership (PO) feeling for a product and, thus, influence consumer behavior positively
Jang, W., 2021	2021	92 & 170	2*2 Experimental design	USA	travel social influencers	This study examines the relative effects of travel social influencers (TSIs)' total number of followers and engagement level on consumers' intention to travel to the advertised destinations and purchase the advertised products, as well as travel social influencers (TSIs)' perceived credibility, expertise, and attractiveness	Individuals with high advertising skepticism generated similar levels of travel intention between HELF (higher engagement levels for a lower number of followers)and LEHF (lower engagement levels but a higher number of followers) conditions. Regarding the source credibility model, showed that TSI' s attractiveness was better predicted by engagement than by the total number of followers for individuals with high advertising skepticism; Meanwhile, having a greater number of followers better predicted the TSI' s expertise than the engagement rate for individuals with low advertising skepticism
Muda, M., & Hamzah, M. I., 2021	2021	370	PLS-SEM	Malaysia	Beauty and skincare products on	This paper examines the effects of consumers' perceived source credibility of user-generated content (UGC) in YouTube videos on their attitudes and behavioral intentions.	Perceived source credibility indirectly affects purchase intention (PI) and electronic word-of-mouth via attitude toward user-generated content (UGC). Besides, perceived source credibility mediates the effect of perceived source homophily on attitude toward user-generated content (UGC).

What		WHY	WHERE		HOW		WHEN	WHO
Finding		Objective	Industry	Country	Design	Sample Size	Year	Reference
source trustworthiness and expertise predict content quality across product types, while source homophily predicts content quality for hedonic experiences and source popularity for utilitarian products. Source homophily and content quality directly affect behavioral intention across product types, while source expertise influences consumers' purchase intention of utilitarian products. Content quality mediates the influence of these source characteristics on behavioral intention.		Investigates the effect of source expertise, trustworthiness, homophily, and popularity on perceived content quality and purchase intention.	Travel and Personal technology	Global	PLS-SEM	498 and 230	2023	Filieri, at al. 2023
advertising recognition strongly mediates purchase intention with the indirect effects of expertise and trustworthiness than attractiveness		To determine the impact of homefluencer's endorsement on millennial social media users' purchase intention through the mediating effect of advertising recognition and To identify how homefluencers endorsements including sponsorship disclosure affect millennial SNS (social networking sites) users' ad recognition to purchase intention.	fashion-beauty, yoga-fitness and food sectors	Bangladesh	SEM	217	2023	Ghosh, M., & Islam, A. S. 2023
social media influencers' (SMI's) credibility does have a negative influence on intentions to purchase recommended brands (IPB). However, social media influencers (SMIs')credibility is positively related to both emotional attachment (EA) and influence of presumed influence (IPI). Furthermore, emotional attachment (EA) and influence of presumed influence (IPI) fully mediated the relationship between social media influencers' (SMI's) credibility and intentions to purchase recommended brand (IPB).		this study investigates the dual mediation of emotional attachment (EA) and influence of presumed influence (IPI) in the relationship between social media influencers' (SMIs') credibility and followers' intentions to purchase recommended brand (IPB).	Fashion Industry	Pakistan	PLS-SEM	346	2023	Shoukat, et al. 2023

WHO	WHEN	HOW		WHERE		WHY	WHAT
Reference	Year	Sample Size	Design	Country	Industry	Objective	Finding
Powers, G., et al. 2023	2023	318	Experimental Design: PLS-SEM	USA & India	mobile app-based stock market investment companies	This research aims to determine whether synthetic video disclosure influences consumer purchase intention and does synthetic video disclosure affects source credibility perceptions.	disclosure of an avatar negatively an avatar negatively impacts purchase intention, particularly for those in the higher income category, and reduces perceived source trustworthiness. Perceived trustworthiness plays an important mediating role in disclosure's impact on purchase intention, particularly for women. Trustworthiness emerged as more important for women than men. disclosure did not change how participants perceived the avatar's expertise or physical attractiveness. source trustworthiness mattered for improving purchase intention, but expertise and physical attractiveness did not in source credibility theory
Kumar, R., et. Al, 2023	2023	334	SEM	India	environment-friendly products	the study proposed source credibility as one of the determinants of attitude and purchase intention with reference to the purchase of environment-friendly products.	The results gave empirical support to the addition of source credibility to the original theory of planned. Moreover, consumer attitude was found mediating the effect of corporations' credibility on purchase intention. Also, attitude and perceived behavioral control were found as the most important predictors of consumer's intention to purchase environment-friendly
Soares, R. et al. 2024	2024	406	PLS-SEM	China and Portugal.	Live Gaming	This study aims to assess gaming live streamers' credibility and its effect on their customers' attitudes and behaviors	live streamers' credibility positively affects customers' attitudes and behaviors (e.g. loyalty, positive brand attitude, and purchase intention) by mediating the parasocial relationship, wishful identification, and emotional attachment.
Gotlieb, & Sarel, 1991	1991	148	2*2*2 Experimental design: ANOVA design	USA	VCR	to understand the role of activated and required involvement in comparative advertisements two issues must be resolved. First, does a comparative advertisement activate a higher level of involvement than a non-comparative advertisement? Second, when other message stimuli increase involvement, is a comparative advertisement more persuasive than a non-comparative advertisement?	when higher involvement is activated and a source of higher credibility is included in the advertisements, comparative advertising for a new brand has a more positive effect on purchase intentions than non comparative advertising

The above table 4 is mentioned from then Xie, et al.,2017, paper with some changes to be applied as per the current paper under review. The table helps give a cumulative view of the 19 studies on the use of source credibility theory on purchase intention. The table consolidates about 6W under review in each case, that is Who, who conducted the research i.e. author details, When, defines the time frame of the paper published or data collected, How, how was the data found i.e. research design opted for and the same size used to conduct the study, where states the country where the study was conducted and the industry in which the study was conducted, followed by why outlining the purpose or objective of the study and what delimits the outcome or result stating what has been achieved from each study. The complete structure gives a detailed understanding of the papers under review.

Table 5: Supporting theories used with Source Credibility Theory to learn Purchase Intention

Theory	No. of Studies (N=27)	Reference
Homophily theory	3	Muda, M., & Hamzah, M. I., 2021, Soares, R. et al. 2024, Paul Prendergast at al. 2014
Information Adoption Model	3	Filieri, at al. 2023, Gunawan, D. D., & Huarng, K. H. (2015), Hendijani Fard, M., & Marvi, R., 2020
Theory of reasoned action	3	Yan, R. N., et al., 2010, Hendijani Fard, M., & Marvi, R., 2020, Gunawan, D. D., & Huarng, K. H. (2015)
Parasocial relationship	2	Soares, R. et al. 2024, Ghosh, M., & Islam, A. S. 2023
persuasion knowledge model	2	Powers, G., et al. 2023, Ghosh, M., & Islam, A. S. 2023
Social learning theory	2	Pick, M. 2021, Soares, R. et al. 2024
Theory of planned Behaviour	2	Ghosh, M., & Islam, A. S. 2023, Kumar, R., et. Al, 2023
Attachment theory	1	Saldanha, N., et al.,2018
Attribution Theory	1	Gotlieb, & Sarel, 1991
Communication theory	1	Zhang, B., et al., 2019
Darwin view of reproduction	1	Paul Prendergast at al. 2014
Dual process theory	1	Jang, W., 2021
Motivation theory	1	Hwang, 2018
Product differentiation theory	1	Wang, S. W., 2017
Psychological ownership	1	Pick, M. 2021
Schema congruity theory	1	Powers, G., et al. 2023
SERVQUAL	1	Clow et al. 2006
Social cognitive theory	1	Soares, R. et al. 2024
Social cynicism	1	Powers, G., et al. 2023
Social identity theory	1	Muda, M., & Hamzah, M. I., 2021
Source attractiveness model	1	Soares, R. et al. 2024
Technology acceptance model	1	Hendijani Fard, M., & Marvi, R., 2020
Toulmin's model	1	Wang, H. C., & Doong, H. S., 2010
Wishful identification	1	Soares, R. et al. 2024

Various supporting theories have been used prominently to learn about the impact of source credibility on purchase intention is discussed below and the detail of the theories is shared in table five. It is learned that source credibility along with other constructs relating to receiver credibility and consumer credibility and message credibility is required to study the purchase intention of consumers. From Table 5 it is observed that the Homophily theory (birds of a feather flock together) which is used in 3 of the research papers was first introduced by sociologists Paul Lazarsfeld and Robert Merton, 1954 suggests that individuals tend to form social connections and relationships with others who share similar characteristics, interests, values, and beliefs. Similarly, the information adoption model given by Sussman and Siegal (2003) defines how individuals adopt and use information. The model consists of 4 stages Attention, Interest, Attitude & Adoption. The theory focuses on information adoption and factors like source credibility, message clarity, perceived usefulness, perceived ease of use, and social influence impact information adoption. Similarly, the theory of reasoned action which is used in 3 papers is a psychological model that explains how attitudes and intentions influence behavior (Fishbein, M., & Ajzen, I. (1975). All these theories emphasize analysing receiver credibility. The theory of information adoption also studies the message's credibility.

Para social relationship concept is used twice in this review study and defines the one-sided, non-reciprocal relationships where an individual forms a strong emotional bond with a media figure, such as a celebrity, influencer, or fictional character. (Horton & Wohl, 1956). Further, the Persuasion Knowledge Model (PKM) by Friestad and Wright (1994) is also used twice in this review to understand how consumers process persuasive messages. It emphasizes the role of consumer knowledge in interpreting and evaluating persuasive attempts. The model proposes that consumers recognize persuasion attempts, evaluate persuasion tactics, and make informed decisions through their persuasion knowledge. Para social relationship helps learn more about receiver credibility while PKM models aid in learning about the message credibility.

The social learning theory(SLT) which is used twice in this review study proposes that people learn new behaviours, attitudes, and knowledge by observing and imitating others. It suggests that learning is a cognitive process that takes place in a social context, where individuals observe others, retain the information, and then reproduce the behaviour (Bandura, 1961) and the theory of planned behaviour which is twice used in this review paper explains how attitudes, beliefs, and intentions influence human behaviour (Ajzen, 1985). TPB suggests that behaviour is a result of attitudes, subjective norms, and Perceived behaviour all control. Both theories talk about how receiver credibility is impacted but SLT theory talks about external environmental influence while TPB talks about internal factors that influence receiver credibility which ultimately inclines for purchase intention.

Conceptual Model: Credibility model for Purchase Intention

Through the review of all the research articles on source credibility, it is observed that source credibility along with receiver and message credibility can strengthen the understanding of purchase intention. The impact of different mediators & moderators along with control variables on the credibility will influence the outcome of purchase intention. Thus below conceptual model (figure 4) is developed incorporating post post-study of all research articles. Further, we will study the antecedents, mediator, mediator, and Control Variable.

Conceptual Model:
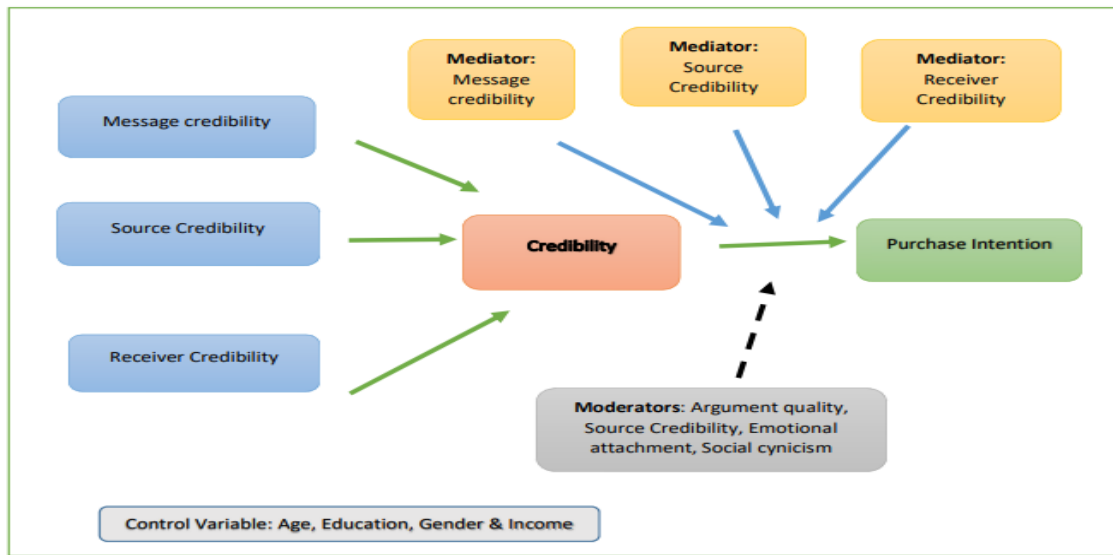
Figure 4: Credibility model for Purchase Intention

Table 6: Antecedents of Credibility Model for Purchase Intention: Source, Receiver, and Message Credibility

Constructs	No. of Studies	Reference
Source Credibility		
Expertise	4	Filieri, at al. 2023, Ghosh, M., & Islam, A. S. 2023, Hwang, 2018, Saldanha, N., et al.,2018
Trustworthiness	4	Filieri, at al. 2023, Ghosh, M., & Islam, A. S. 2023, Hwang, 2018, Saldanha, N., et al.,2018
Source Credibility	4	Clow et al. 2006, Gunawan, D. D., & Huarng, K. H. (2015), Yan, R. N., et al., 2010, Gotlieb, & Sarel, 1991
Attractiveness	2	Ghosh, M., & Islam, A. S. 2023, Saldanha, N., et al.,2018
Branded message: Expertise, Trustworthiness, Brand Credibility	1	Zhang, B., et al., 2019
corporations' credibility	1	Kumar, R., et. Al, 2023
Credibility	1	Soares, R. et al. 2024
Endorser credibility	1	Kumar, R., et. Al, 2023
General Message: Expertise, Source Credibility & Trustworthiness	1	Zhang, B., et al., 2019
Influence of presumed influence	1	Shoukat, et al. 2023
Influencer Credibility	1	Pick, M. 2021
Message source (company vs third-party)	1	Yan, R. N., et al., 2010

Social media influencers' credibility	1	Shoukat, et al. 2023
Source homophily	1	Filieri, at al. 2023
Source popularity	1	Filieri, at al. 2023
Type of endorser (Celebrity, CEO)	1	Saldanha, N., et al.,2018
Types of endorsement (endorsed, spokesperson, and progenic)	1	Saldanha, N., et al.,2018
Viral Marketing: Source credibility	1	Hendijani Fard, M., & Marvi, R., 2020
Constructs	**No. of Papers**	**Reference**
Receiver credibility		
Attitude Ad Copy	1	Clow et al. 2006
Attitude ad Visual	1	Clow et al. 2006
awareness of American Apparel	1	Yan, R. N., et al., 2010
Disclosure: AI synthetic human avatar	1	Powers, G., et al. 2023
Emotional attachment	1	Shoukat, et al. 2023
Gender	1	Yan, R. N., et al., 2010
Gender of Salesperson	1	Paul Prendergast at al. 2014
Level of engagement	1	Jang, W., 2021
Mobile app perceived ease of use	1	Hendijani Fard, M., & Marvi, R., 2020
Mobile app perceived usefulness	1	Hendijani Fard, M., & Marvi, R., 2020
Para-social relationships	1	Soares, R. et al. 2024
Perceived behavioural control	1	Kumar, R., et. Al, 2023
Perceived risk	1	Gunawan, D. D., & Huarng, K. H. (2015)
Perceived Source Credibility: Attractiveness	1	Muda, M., & Hamzah, M. I., 2021
Perceived Source Credibility: Expertise	1	Muda, M., & Hamzah, M. I., 2021
Perceived Source Credibility: Trustworthiness	1	Muda, M., & Hamzah, M. I., 2021
Perceived Source Homophily	1	Muda, M., & Hamzah, M. I., 2021
Social influence	1	Gunawan, D. D., & Huarng, K. H. (2015)
Social integration	1	Gunawan, D. D., & Huarng, K. H. (2015)

spokesperson type: Web store itself, expert, and customer	1	Wang, H. C., & Doong, H. S., 2010
Subjective Norms	1	Kumar, R., et. Al, 2023
Viral Marketing: Quantity	1	Hendijani Fard, M., & Marvi, R., 2020
Wishful identification	1	Soares, R. et al. 2024
Constructs	**No. of Papers**	**Reference**
Message Credibility		
argument form: claim only, claim plus data and warrant, and claim plus data and backing)	1	Wang, H. C., & Doong, H. S., 2010
Argument quality	1	Gunawan, D. D., & Huarng, K. H. (2015)
Completeness	1	Hwang, 2018
content of message appeal (fair labor vs sexual vs dual appeal)	1	Yan, R. N., et al., 2010
fair labor appeal: message appeal	1	Yan, R. N., et al., 2010
Flexibility	1	Hwang, 2018
No message	1	Zhang, B., et al., 2019
Relevancy	1	Hwang, 2018
sexual appeal: message appeal	1	Yan, R. N., et al., 2010
Timeliness	1	Hwang, 2018
Viral Marketing: Argument quality	1	Hendijani Fard, M., & Marvi, R., 2020

Table 7: Mediator of Credibility Model for Purchase Intention: Source, Receiver, and Message Credibility

Mediator	No. of Studies	Reference
Source Credibility		
Attractiveness	2	Paul Prendergast at al. 2014, Powers, G., et al. 2023
Expertise	2	Powers, G., et al. 2023, Paul Prendergast at al. 2014
Self-influencer connection	1	Pick, M. 2021
Service Quality	1	Clow et al. 2006
Trustworthiness	2	Paul Prendergast at al. 2014, Powers, G., et al. 2023
Mediator	**No. of Papers**	**Reference**

Receiver credibility		
Attitude	1	Kumar, R., et. Al, 2023
Attitude toward user-generated content	1	Muda, M., & Hamzah, M. I., 2021
Attitude towards advertising	2	Pick, M. 2021, Clow et al. 2006
Attitude toward information usefulness	1	Gunawan, D. D., & Huarng, K. H. (2015)
Attitude towards product	1	Pick, M. 2021
Emotional attachment	1	Shoukat, et al. 2023
Fake followers	1	Jang, W., 2021
Influence of presumed influence	1	Shoukat, et al. 2023
Perceived Psychological Ownership	1	Pick, M. 2021
Perceived Source Credibility	1	Muda, M., & Hamzah, M. I., 2021
Subjective norms	1	Gunawan, D. D., & Huarng, K. H. (2015)
User Satisfaction	1	Hwang, 2018
Mediator	**No. of Papers**	**Reference**
Message Credibility		
Ad Recognition	1	Ghosh, M., & Islam, A. S. 2023
Advertising Skepticism	1	Jang, W., 2021
Content Quality	1	Filieri, at al. 2023

Table 8: Moderator of Credibility Model for Purchase Intention:

Moderator	No. of Papers	Reference
Argument quality	1	Wang, H. C., & Doong, H. S., 2010
Emotional attachment	1	Soares, R. et al. 2024
Social cynicism	1	Powers, G., et al. 2023
Source Credibility	1	Wang, H. C., & Doong, H. S., 2010

Table 9: Control variables of the Credibility Model for Purchase Intention:

Control Variable	No. of Papers	Reference
Age	**2**	Hwang, 2018, Powers, G., et al. 2023
Education	**2**	Hwang, 2018, Powers, G., et al. 2023
Gender	**2**	Powers, G., et al. 2023, Hwang, 2018
Income	**2**	Hwang, 2018, Pick, M. 2021

The conceptual model designs show that learning about the impact of credibility on purchase intention has to include all three aspects of credibility that is source credibility, message credibility, and receiver credibility. Based on Wilson and Sherrell, 1993 meta-analysis of empirical studies that measured factors influencing credibility perceptions. Studies that qualified the parameters of the study caused 3 types of effects first those rising from manipulation of source characteristics, secondary those due to the message (communication gap) third, those due to medium and channel. (Wathen & Burkell, 2002).

Thus similarly based on the study of antecedents used along with source credibility to recognize purchase intention. We found that antecedents could be segregated into three characteristics:

Table 6 defines the 3 characteristics in which the antecedents can be segregated, starting from source credibility i.e. source credibility of the company or brand or any individual can be learned through

antecedents like expertise, trustworthiness, attractiveness, similarity, popularity of source, type of endorsers, and others. The second characteristic is the message credibility, the message is defined by the clarity of the message, message completeness, quality, relevance, timeliness, flexibility, argument strength, and others. The third characteristic is receiver credibility or we can say consumer credibility which receives the message, attitude awareness, attachment, perceived risk, perceived behavioural control, social influence, social integration, subjective norms, and others.

Based on the 3 characteristics of the antecedents it is defined in the conceptual model that all 3 characteristics of credibility are required to learn about purchase intention.

Similarly, table seven defines the three characteristics of credibility mediators that can be used to comprehend purchase intention i.e. source credibility, message credibility, and receiver credibility. The details are shared in the table. Table eight defines four moderators i.e. argument quality (Message credibility), emotional attachment & social cynicism (receiver credibility), and source credibility (source credibility). Lastly, in Table nine four control variables are used in the review study age, gender, education, and income.

Research Gap:

the concept of source credibility needs further support of receiver credibility characteristics and message credibility characteristics to learn about purchase intention. All the studies under review used one characteristic i.e. source credibility (Filieri, at al. 2023, Ghosh & Islam, 2023, Soares, R. et al. 2024), or two characteristics of credibility i.e. source credibility and message credibility (Clow et al., 2006, Wang & Doong 2010) or other two characteristics of credibility i.e. source credibility and receiver credibility (Paul Prendergast at al. 2014, Gunawan & Huarng 2015) to learn about purchase intention but post review of all the papers simultaneously and cumulatively, has brought to light that it is essential to learn the concept of purchase intention from the lens of credibility and all three characteristics involved to unwind the complexity of the relationship between credibility and purchase intention.

Future research directions

To learn about customer purchase intention through the lens of credibility.

Research Question 1: To study purchase intention through all 3 three credibility characteristics and understand the strength of each characteristic of credibility with purchase intention.

Research Question 2: To study customer purchase intention through a credibility lens using source credibility theory combined with a message credibility scale for high-involvement products like Gold, Property Purchase, and furniture & decor versus low-involvement products like private social clubs, Customized wellness and spa service

Research Question 3: Learning of purchase intention through a credibility lens for high-end services like luxury hospitality services like 5-star hotels, private resorts, Exclusive membership clubs and organizations like (e.g., personalized yoga instruction, high-end spa retreats), High-end real estate services (e.g., luxury property sales, personalized relocation), Private education and tutoring services (e.g., elite universities, personalized coaching), Customized travel planning and luxury tour operations, Exclusive event planning and management (e.g., weddings or destination wedding, corporate events) and Personalized financial planning and wealth management and low involvement services like retail store self-service, Public transportation (e.g., buses, trains, economic class flight), Fast food restaurants or quick-service eateries.

Research Question 4: to learn about the purchase intention through a credibility lens for high-end products for online and offline models like furniture, Gold, luxury cars, high-end electronics & home appliances, cosmetics & skincare, vintage collections, and others.

Research Question 5: To study the purchase intention through the credibility lens for Branded versus generic products in a retail store.

Conclusion

It's essential to learn about the concept of credibility in its completeness to better understand the extended relationship between credibility and purchase intention, further it's also essential to learn in the future to learn about credibility and how it can be used for developing brand attitudes in customers. This study has been essential as it looks complete view of the concept of credibility, and the importance of source credibility to enhance purchase intention.

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