Using Influencers to Drive Personalization in Digital Marketplaces: How to Shape Consumer Choices

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KEYWORDS

Influencer Marketing; Personalized Advertising; Consumer Trust; Digital Marketplaces; Cultural Adaptability

ABSTRACT

This research analyses how personalised promotional content created by influencers impacts purchase intentions while studying how their traits and cultural flexibility, and social connections shape these results. When ads deliver personal recommendations between influencers and their audience, the result is deepened trust and emotional bonds combined with believable content that leads directly to increased buying intentions. When influencers create personalised marketing ads based on their audience comprehension, their methods enhance focused advertising techniques. According to Hofstede's cultural model, individualist societies react to individualised marketing content that emphasises personal autonomy, yet collectivist societies do best under group-based messaging, requiring international marketers to develop cultural intelligence. Crucial insights emerge from integrative research methods that deliver deep knowledge about influencer reputation structures while measuring consumer understanding combined with emotional and psychological purchase decision factors. Scientific studies reveal that interactive marketing videos captivate audiences better through customised content that directly addresses personal consumer needs to produce better brand engagement. Research limitations include a small survey footprint across limited geographic areas combined with narrow product groups and short-term observations that reduce broad applicability. Future research needs to study influencer-consumer similarity across diverse business sectors and cultural settings through multi-year research designs. The study proposes testing how trust, together with authenticity and social norms, impacts purchase intentions across influencer attributes. Specific analysis for ethical, sustainable business sectors, along with micro-influencer effects, can lead to pragmatic marketing strategies depending on findings. Through this research, marketers gain enhanced capabilities to generate relevant advertising campaigns that capture diverse global audiences by solving current challenges through advanced research methods.

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1. INTRODUCTION

1.1. BACKGROUND OF THE STUDY

The sudden expansion of digital marketplaces has massively changed the relationship between consumers and the company and how they buy things. Traditional forms of advertising, historically limited and controlled by television, print, and radio, have been essentially unidirectional, broadcasting the same message to a large audience without the chance for direct communication and/or feedback between the audience and advertising. In the meantime, thanks to the development of the digital era, highly interactive and humanistic marketing channels have been introduced (Gao & Liu, 2023). With these digital media, firms can directly engage their clients and actively participate in a dialogue with them, reaching a sense of complete

client satisfaction. Perhaps the most significant change in this evolution is the emergence of influencer marketing as the main approach. Influencers—people with a large following on the web and a strong online personal brand—are between companies and end users. Unlike traditional "superstars", influencers are trying to build a more personal and genuine sense of relationship with their audience and, as a result, to promote the image and authority that they are believed to have (Freberg et al., 2011). That is why the influencers' endorsements are more believable and their endorsements more powerful than a simple advertising campaign. Also, since by the nature of the digital marketplace, consumer advertising is no longer just optional, but also essential, it is going to be optional but essential. Contemporary consumers live in a world of choice and, as far as traditional advertising is concerned, have become increasingly desensitised. According to the authors, authenticity, relevance, and social approval are taken into account during the buying process. With this, the idiosyncratic advantage of influencer marketing is that the advertisement will be brought more humanised, the product branding can be augmented by audience liking habits, etc. Personalisation enhances the efficacy of influencer marketing. Using innovations in data analytics and artificial intelligence technology, companies can monitor customers´ behaviours, interests, and purchase patterns and tailor advertisement campaigns accordingly (Lin et al., 2024). This guarantees that the message is having a calming effect on certain subpopulations of interest, and so boosts its use and its amenability. Consequently, organisations are more adept at cultivating enduring relationships with their consumers, enhancing loyalty, and boosting conversion rates. The growth of digital marketplaces has disrupted the relationship between companies and consumers. Attention has now shifted from macro communication to everyone-to-everyone, genuine relationships, and influencer marketing are at the forefront. The current adaptation highlights the importance of adopting novel, user-centric methods so that (forward) success might be achieved in today's marketing reality, in which trust and relevance may well cease to be factors in driving the intention to buy (Teo & Yeong, 2003).

1.2. CONCEPT OF INFLUENCER-BASED MARKETING

Influencer-based marketing has become a new paradigm in web marketing since it reshapes the discourse of brands among their public. This approach involves a deliberate and strategic collaboration between businesses and influencers—individuals who have cultivated a strong presence and significant following on social media platforms such as Instagram, YouTube, and Twitter. Trendsetters may evolve, on one hand, from established celebrities with hundreds of thousands of followers on Instagram to micro/nano influencers with a particularly demanding audience, on the other (Freberg et al., 2011; Lu Zhang & Wei Wei, 2021). The power of influencer-based marketing is that it offers the potential to give brands a more humanistic branding appeal. In contrast to typical advertising, which can feel impersonal and too advertorial, influencer endorsements serve to introduce products and services naturally and genuinely. Influencers manage this by naturally and organically incorporating brand messaging in their communications, sharing stories or lives and experiences in the natural way the product is used in everyday life, or by simply praising a particular characteristic in a consumer-friendly manner. This, in turn, can foster a feeling of trust and truthfulness because the audiences view the influencers not as artificial figures but as real human people, and not as propaganda avatars promoted by a company/brand from the virtual perspective (Andika et al., 2024).

KEY CHARACTERISTICS OF INFLUENCER-BASED MARKETING

- In most cases, niche-based online influencers work within a specific niche, which allows marketers to recruit those whose audience matches their target segment, providing tools to reach pre-interested consumers.

- Influencer-driven promotion creates a two-way dialogue via likes, comments, and shares, which can expand the scope of the ad's reach as well as increase audience engagement and improve the effectiveness of the ad, while also offering valuable information about audience interest and reactions (Strycharz et al., 2019; Tran, 2017).

- Influencers, as consummate content creators, can effortlessly integrate product advertising into entertaining stories in a variety of media, including videos, images, essays, and live media. This makes them a natural and preferable addition to the story itself, rather than a blatant prompt to buy into consumption (Thamizhvanan & Xavier, 2013).

- Influencers serve as credible sources of social proof, effectively shaping consumer attitudes by acting as relatable and likeable brand ambassadors to diverse audiences.

ROLE OF PLATFORMS IN INFLUENCER-BASED MARKETING

Social media websites are among the main generators of the rise and development of influencer marketing.

- Instagram & Facebook as a social network an excellent platform for fashion, beauty, and lifestyle (FS) influencers due to their strong visual nature.

- YouTube is a platform on which one can communicate deep product reviews, tutorials, and unboxing videos that experience strong persuasion about buying (Duffett, 2020).

- Twitter and LinkedIn are more conducive to discussion or thought-leadership material, offering the possibility for influencers to leverage their reach to industry groups such as technology, business, and academia.

Each platform has unique types of resources that influencers leverage to get the highest possible coverage and interaction (Saima & Khan, 2020).

1.3. ROLE OF PERSONALIZATION IN DIGITAL ADVERTISING

Personalisation has emerged as a hallmark of contemporary advertising, signifying a transition from generic, uniform campaigns to customised messages that connect with particular customers (Aggad & Ahmad, 2021). Through this process, materials are produced using data-driven results based not on utopian target groups, but on the preferences, behaviour, and demands of the optimised differentiated target group. As customer data (e.g., browsing history, customer purchases, and social media activity) has become more accessible, advertisers can advertise more relevant and timely adverts (Reena & Udita, 2020; Tran, 2017). Personalised advertising has moved from a craze to a genuine good in the highly competitive digital world, a kind of good in which the consumer attention available is scarce and fleeting (Jara et al., 2014).

- Persona imitation enhances the consumer experience and interaction with adverts, thus reducing irritation, decreasing ad fatigue, and enhancing the interaction with marketing material.

- Thus, the personalisation is made by the tech using machine algorithms processing big data to forecast consumers' preferences, as is the case with recommendation engines by Amazon or Netflix; while DCO real-time technology adjusts the ads and graphics to be as relevant as possible.

- The idea of engineered advertising presupposes sincere trust and harmony by making people develop personal relationships, satisfy elemental needs through advertising, and apply emotional appeals to convey the key message between brands, influencers, and consumers.

- These personalization approaches affect consumer choices and conversion ratios in the following ways; The use of personalization directly increases engagement due to the use of relevant and targeted content The use of the right time to deliver messages eliminates hesitation time due to delay in information delivery Using of the personalization call to action phrases such as "for you," "recommendation" or "limited time offer," directly increases the conversion ratios.

- The main issues of customisation are privacy, the GDPR law, and the dangers of bad personalisation that organisations can solve by improving the algorithms, obtaining clear consent, and working on effective data procedures.

1.4. CONSUMER BEHAVIOUR IN DIGITAL MARKETPLACES

In digital markets, consumer behaviour shifts to a total change from the classical retail ones. In the digital world, the way customers identify, assess, and purchase products has been remarkably transformed. These developments are driven by the combination of technical breakthroughs, changing public demands, and greater consumer expectations.

- In highly saturated hypercompetitive digital environments, the number of options is intimidating; personalisation based on algorithms, flash sales, and time-bound promotions helps to make decisions faster but may result in decision overload and potential rejection of the purchasing process.

- Digital consumers behave as informed consumers who intensively search for costs, products, competitors, and reviews to avoid the worst scenarios while approaching the market.

- Customers give much consideration to word of mouth, influencers, explicit information about all features and drawbacks of products and services derived from other clients and preferred influencers, and personal testimonials of trusted influencers impact the customer's decisions and force them to pay more attention to products and services than ads do.

Since consumer and brand interaction lacks a physical aspect, trust and authenticity become central pillars: consumers are keen on brands that act logically and don't contradict themselves. At the same time, influencer marketing and personalised ads address consumers with real, believable experiences with a product

2. LITERATURE REVIEW

2.1. OVERVIEW OF INFLUENCER MARKETING

Influencers on social media have a big and engaged following because of their important role in the industry. By focusing on niches like cuisine, travel, health, and fashion, they have established themselves as authorities in their online communities (Haenlein et al., 2020). Intimate connections with their followers have allowed these influencers to solicit feedback, suggestions, and actions from their audience regularly (Bu et al., 2022; Johnstone & Lindh, 2022). There is no denying the impact that social media influencers have on brand marketing. Because of their one-of-a-kind communication techniques and frequent fan interactions, they outperform more conventional celebrities when it comes to brand endorsements (Djafarova & Rushworth, 2017). As a result of this interaction, companies might receive endorsements that are both authentic and attractive, which in turn increases customer trust (Breves et al., 2021; Coco & Eckert, 2020).

Influencer marketing is a strategic method that leverages the social reach of influential celebrities to market products, services, or brands. It relies on the mediating trust and the emotional bonding influencers built with their audience. (Khamis et al., 2017) characterize an influencer as one who is in a position to influence the decision to buy under their perceived authority, expertise, or special relationships with their audience. Such influencers are particularly active on social networking and media platforms like Instagram and YouTube, which play an important role in digital marketing (Du et al., 2024). From a monetary point of view, spending on influencer marketing is on the rise. The projected increase in investments from $13 million in 2021 to $84.89 million in 2028 is staggering. As a result, influencer marketing will continue to get more funding in the years to come, highlighting its critical position in cutting-edge brand tactics (Barta et al., 2023). Considerations such as the influencer's trustworthiness, professionalism, and live-streaming sales abilities greatly affect consumers' intentions to buy when it comes to influencer marketing (Ao et al., 2023).

2.2. PERSONALIZED ADVERTISEMENTS: CONCEPTS AND APPLICATIONS

With all of the information in today's world of digital marketing and the ability to utilise information from the customer base to tailor the message they deliver, personalised ads are a key part of this mix. Marketers' goal is to increase the relevance of advertisements by using such data as browsing history, buying behaviour, and demographic details. This will ultimately lead to more customer engagement. Personalisation is effective in delivering improved marketing outcomes, according to research that has consistent evidence. (Tran et al., 2021) point out that personalised ads not only increase the level of marketing message "relevance", but also increase the level of consumer "reaction rates. Such advertisements are also commonly used to create a sense of exclusivity, which can be used to build brand loyalty and perception (Hayes et al., 2021).

BENEFITS OF PERSONALIZED ADVERTISEMENTS

(Strycharz et al., 2019) conducted a meta-analysis of over fifty studies and concluded that tailored advertisements significantly increase click-through rates, brand memory, and conversion rates, relative to randomly targeted advertisements. The primary reason for this is that they can target the appropriate audience at the appropriate moment with the appropriate message, which in turn reduces the amount of information that is overwhelming and increases the level of engagement among consumers. As (Tran, 2017) has shown that customisation further contributes to better customer experiences. This is because customers are more likely to appreciate material that connects with their particular interests and requirements. customization also helps businesses become more competitive. Moreover, (Kaptein & Eckles, 2012) assume that differential communications induce a higher level of emotional engagement, which subsequently leads to a stronger perception of the brand and a higher chance of buying the product. On the other hand, they contend that the psychological attraction of "being understood" plays a significant role in the formation of consumer attitudes toward individualised advertisements (Segijn & van Ooijen, 2022).

2.3. CONSUMER PURCHASE INTENTION IN DIGITAL MARKETPLACES

Consumer purchase intention is the willingness of the consumer to purchase a specific product/service in a premeditated manner. It has become an important measure of the usability of marketing actions, such as those in a very digital, competitive marketplace (Teo & Yeong, 2003). In such situations, purchasing attitude is mediated by a combination of variables, including the design/functioning of the webpage, ease of use, reviews of the product, advertising, and social effects (Leonardo et al., 2024).

DETERMINANTS AFFECTING CONSUMER PURCHASE INTENTIONS

- A well-designed website with intuitive navigation, fast loading speed, and an appealing colour scheme and layout can significantly enhance perceived ease of use, boost customer confidence, and increase purchase intentions (Dachyar & Banjarnahor, 2017; Thamizhvanan & Xavier, 2013).

- User-generated content, such as product reviews, significantly influences consumer purchase decisions by increasing trust, perceived product quality, and purchase intention, while detailed reviews of product features help reduce uncertainty, a key barrier to online shopping (Cheung et al., 2009; Filieri & McLeay, 2014).

- Targeted advertising, particularly through influencers, enhances trust and approachability, leading consumers to perceive better price-to-value ratios, engage more with personalised ads, and exhibit higher purchase intentions (Duffett, 2020; Kim & Peterson, 2017).

- Positive social influence, such as endorsements from friends, family, or social networks, significantly predicts purchase intentions, as demonstrated by the Theory of Planned Behaviour (Pavlou & Fygenson, 2006), with online shopping behaviour being heavily influenced by social pressure and amplified by peer reviews and social media in digital economies (Zhuang et al., 2021).

- Perceived behavioural control, as outlined by (Icek Ajzen, 1991) The theory of Planned Behaviour highlights those factors like ease of access, secure payment methods, and convenient delivery enhance consumers' sense of control, positively influencing their purchasing intentions, a concept further supported by (Chang & Chen, 2008).

2.4. RESEARCH GAPS

- (Lim et al., 2017; Lou & Yuan, 2019a; REENA & UDITA, 2020) demonstrated that similar influencers create better brand attitudes, yet research needs to discover the influence of homophilic attitudes on personalised advertisements and their impact on purchasing behaviour.

- According to research by (Kikelomo et al., 2024; Liu et al., 2022) the reputation of influencers gains focus yet fails to demonstrate how client understanding leads to increased purchase intentions of personalised ads.

- Researchers have conducted minimal studies in Western environments concerning personalisation strategies along with purchase intention between individualist and collectivist cultures. Therefore, we have limited data about various cultural influences through Hofstede's cultural dimensions (Hayes et al., 2021; Strycharz et al., 2019).

- Research primarily adopts quantitative approaches, which restrict understanding of how attitude homophily interacts with expertise and personalised advertisements to affect purchase motivation, according to (Tran, 2017). Their focus on methodological rigour ignores mixed-methodology applications.

3. RESEARCH METHODOLOGY

This paper describes the strategy that was used to investigate how personalised adverts that are based on influencers affect the likelihood that consumers will make purchases in online marketplaces. It contains details on the study design, the sampling strategy, and the methods for data collection and analysis.

3.1. RESEARCH DESIGN

In this study, a quantitative research methodology is applied to find the link between personalised advertisements based on influencers and customer purchase intention. This design was selected due to the ability to explore the association between variables using numerical data, thereby providing objective and accurate outcomes.

3.2. SAMPLING STRATEGY

In this research, a purposive sampling approach is used to safeguard it from being unethical and false. A total of 100 responders were recruited, consisting of users who (i.e., shop often) buy and sell online products in digital marketplaces, and (buy and sell products often) read social media (SM) posts shared by social media (SM) influencers. The size of the sample of participants was chosen with the possibility to moderate the representativeness and the feasibility, and at the same time, staying within the scope of size restrictions for the study.

3.3. MEASUREMENT

The measurement items were adopted from former studies and modified to fit our study's context. The scale items for Attitude Homophily were adapted (Belanche et al., 2021; Farivar & Wang, 2022; Shareef et al., 2019); Expertise (Chen et al., 2022; Zhou et al., 2021); Personalization (REENA & UDITA, 2020; Segijn & van Ooijen, 2022; Tran, 2017); Purchase Intention (Chetioui et al., 2020; REENA & UDITA, 2020; Thamizhvanan & Xavier, 2013). All items were measured on a 5-point Likert-type scale that ranged from "strongly disagree" (1) to "strongly agree" (5). Table 6 presents our instrument.
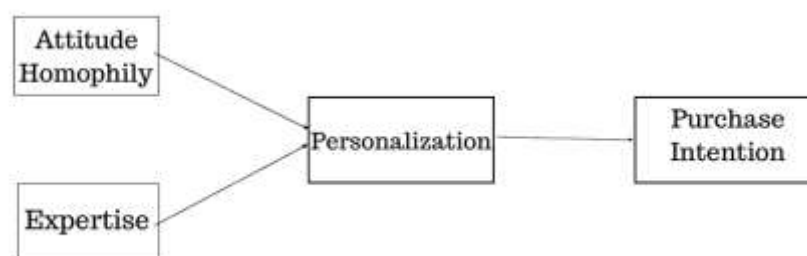
Fig 1: Proposed Framework Model

3.4. HYPOTHESIS DEVELOPMENT

- ❖ H01: The homophily of attitudes between influencers and consumers does not significantly affect the personalisation of marketing.

- ❖ H02: The knowledge of influencers (Expertise) does not significantly affect the Personalisation.

- ❖ H03: Personalisation does not significantly influence customer purchasing intentions.

- ❖ H04: Attitude homophily does not exert an indirect influence on consumer purchase intention via marketing personalisation.

❖ H05: The knowledge of influencers (Expertise) does not exert an indirect influence on consumer purchase intentions via advertisement customisation.

4. DATA ANALYSIS

The next part of this study offers a considered analysis of the gathered data and the research findings. The findings are aligned with the research objectives and hypotheses, to provide a systematic understanding of the effectiveness of personalized marketing through influencers on consumer purchasing intention in digital markets.

✍ Measurement model evaluation

Table 1 shows the reliability and validity of Attitude Homophily (AH), Expertise (EXP), Personalisation (PER), and Purchase Intention (PI) using Cronbach's alpha, composite reliability and average variance extracted (AVE). All constructions have good internal consistency, with Cronbach's alpha values from 0.845 (PER) to 0.891 (EXP) above 0.7. Composite reliability values exceed 0.85, indicating consistent construct measurement. Expertise (EXP) has the best composite dependability, indicating outstanding consistency. All AVE values surpass 0.5, proving convergence. AVE values vary from 0.617 (PER) to 0.697 (EXP), showing that structures explain a lot of indicator variance. Expertise (EXP) has the highest AVE, indicating strong convergent validity, whereas Personalisation (PER) has the lowest AVE but still passes the validity criteria. The analysis shows that all constructs are credible and valid for studying consumer behaviour linkages. While all constructions fulfil the standards, Expertise (EXP) has the highest reliability and validity, while Personalisation (PER) has somewhat lower but acceptable metrics. This rigorous measuring technique supports studying influencer-driven customisation and purchase intention.

Table 1: Construct reliability and validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AH	0.848	0.848	0.891	0.622
PI_	0.855	0.859	0.896	0.634
PER-	0.845	0.855	0.889	0.617
EXP_	0.891	0.894	0.920	0.697

The structural path coefficients and statistical significance of (AH), (EXP), (PER), and (PI) are shown in the table. All p-values are below 0.05, indicating significant connections. (PER) has the strongest direct effect on (PI), with a coefficient of 0.879 and a t-statistic of 34.162, indicating its importance in buying decisions. (AH) (0.191, t = 4.102) and (EXP) (0.198, t = 3.284) also significantly affect (PER), demonstrating the importance of shared attitudes and perceived competence in personalising. Personalisation appears to mediate AH, EXP, and PI. AH has a mild but significant effect on (PI) with a value of 0.149 (t = 4.014). (EXP) directly affects (PI) (0.247, t = 3.292), demonstrating the importance of expertise in consumer trust and buying decisions. The indirect effects of AH and EXP on PI are amplified by (PER) mediating their interaction. The findings show that attitude homophily and competence are key factors in personalising and buying intention. These correlations demonstrate the interconnectedness of consumer decision-making elements.

Table 2: Total Effects (Mean, STDEV, T values, P values)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
AH -> PI_	0.149	0.149	0.037	4.014	0.000
AH -> PER-	0.191	0.190	0.047	4.102	0.000
PER- -> PI_	0.879	0.780	0.023	34.162	0.000
PER- -> PI_	0.648	0.649	0.026	25.005	0.000
EXP_ -> PI_	0.247	0.148	0.045	3.292	0.002

EXP_ -> PER-	0.198	0.190	0.057	3.284	0.001

The correlation table shows (AH), (PI), (PER), and (EXP) associations. All variables demonstrate positive relationships according to correlation values ranging from 0.713 to 0.780. Structures demonstrate robust effects on how customers behave based on the correlation numbers. Data shows that personal experience relations establish the highest connection rate with purchasing intentions at 0.780. A customer's belief in the supplier's expert knowledge enhances personalisation efforts because the Perceived Expertise measure shows a powerful association with both the Personalisation measure (0.772) and Purchasing Intention measure (0.722). Community members' sharing attitudes demonstrate (PER) (0.735), showing how personal experiences strongly rely on shared attitude expression. The analysis reveals strong links between (PI) and (0.713) and (EXP) and (0.771), demonstrating that values and expert knowledge both influence customer buying preferences equally. Exchange experiences influence clients to buy through personalisation, as well as attitude homogeneity and understanding. Research findings demonstrate how customer choices on digital marketplaces are shaped by mutual values alongside expert knowledge recognition, coupled with personalised buying experiences.

Table 3: Correlations

	AH	PI_	PER-	EXP_
AH	1.000	0.713	0.735	0.771
PI_	0.713	1.000	0.780	0.722
PER-	0.735	0.780	1.000	0.772
EXP_	0.771	0.722	0.772	1.000

The metric measures (R-square, modified R-square) for predictors (PI and PER) demonstrate the levels of their predictive variables' influence. The three variables of AH, EXP, and PER demonstrate 60.9% predictive power for PI measurements through an R-square value of 0.609. The model complexity has led to a lower corrected R-square (0.606) while maintaining the identification of vital predictors through the evaluation. The results indicate that together, AH and EXP predict 72.3% of PER data points based on an R-square value of 0.723. Cross-validation proves predictor and model robustness through an adjusted R-square value that matches well with the basic R-square measurement. The analysed variables demonstrate an exceptional ability to explain both PI and PER, with POSTDOC having better predictive power than CBC. The combination of personalisation leads to attitude homophily along with competence to drive purchase intentions. The high R-square values found in the structural model demonstrate its strength for predicting digital marketplace consumer actions.

Table 4: R-Square

	R-square	R-square adjusted
PI_	0.609	0.606
PER-	0.723	0.719

The analysis presents Heterotrait-Monotrait Ratios (HTMT) which establish discriminant validity for AH, PI, PER, and EXP. Values below 0.90 on the Heterotrait-Monotrait Ratio (HTMT) indicate separate constructs which demonstrate good discriminant validity. The established threshold for discriminant validity matches most measured values within the model. The ratio between PER and PI (0.91) exceeds the threshold thus revealing some overlapping elements between these constructs. Research suggests PLACE and PAGE have a strong relationship but studies require additional analysis to uncover overlapping dimensions. The judgment tests between PER and EXP (0.878) show HTMT values approaching the boundary while also confirming distinct identities and PER and AH (0.838) exhibit similar conditions. Measurement scores between EXP and PI (0.81) and EXP and PER (0.87) demonstrate distinct variations and substantial shared characteristics. Research needs to focus more on PER and PI to clarify their connection in the model framework although their underlying constructs seem unique from each other. The study findings support the measurement strategy and suggest future research directions.

Table 5: Discriminant validity (Heterotrait-monotrait ratio (HTMT) – Matrix)

	AH	PI_	PER-	EXP_
AH				
PI_	0.823			
PER-	0.838	0.910		
EXP_	0.878	0.810	0.870	

An analysis table contains the measured extent to which PI, PER, EXP, and AH indicators match their respective constructs. A strong relationship between indicators and construct emerges when outer loadings surpass 0.7. Every measure demonstrates sufficient marker strength to support construct assessment dependability. The strengths of association between PI indicators and the construct range between 0.752 and 0.841, demonstrating their representative power. The construct measurement power of PER is indicated by indicator loadings ranging from 0.687 to 0.856, though the PER-4 measurement (0.687) is weaker than all others. The dependability of EXP loadings rests between 0.779 and 0.869 according to all measurement indicators. Research results indicate the indicator-construct relationships for AH are robust between 0.733 and 0.839. Each construct indicator produces significant T-values exceeding 1.96 while producing P-values of 0 to confirm its construct contribution. Evidence supporting the robust measurement model arises from low standard deviations that demonstrate procedural consistency within samples. Structured equation modelling demands measurable indicators, which Table verifies as both dependable and strong contributors to their corresponding constructs. The investigation used dependable tools to validate their consistency as measurement instruments.

Table 6: Outer loadings (Mean, STDEV, T values, P values)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
PI_1 <- PI_	0.783	0.778	0.025	31.094	0.000
PI_2 <- PI_	0.841	0.851	0.016	52.053	0.000
PI_3 <- PI_	0.816	0.817	0.019	43.093	0.000
PI_4 <- PI_	0.791	0.790	0.042	35.324	0.000
PI_5 <- PI_	0.752	0.852	0.026	28.776	0.000
PER-1 <- PER-	0.856	0.806	0.019	42.053	0.000
PER-2 <- PER-	0.834	0.814	0.019	43.868	0.000
PER-3 <- PER-	0.792	0.792	0.029	38.198	0.000
PER-4 <- PER-	0.688	0.687	0.047	18.366	0.000
PER-5 <- PER-	0.800	0.860	0.021	37.900	0.000
EXP_1 <- EXP_	0.779	0.799	0.024	32.661	0.000
EXP_2 <- EXP_	0.810	0.830	0.019	42.399	0.000
EXP_3 <- EXP_	0.841	0.841	0.029	43.889	0.000
EXP_4 <- EXP_	0.859	0.869	0.015	58.740	0.000
EXP_5 <- EXP_	0.869	0.864	0.014	61.562	0.000
AH_1 <- AH	0.733	0.733	0.024	30.144	0.000
AH_2 <- AH	0.819	0.818	0.020	41.183	0.000

AH_3 <- AH	0.774	0.783	0.025	30.695	0.000
AH_4 <- AH	0.839	0.831	0.018	45.838	0.000
AH_5 <- AH	0.781	0.771	0.021	36.923	0.000

5. CONCLUSION & DISCUSSION

Personalisation in influencer-based promotional content and customer buy intentions are examined, as well as influencer attributes. Personal brands that reflect their followers' personalities build trust and emotional attachments, making individualised campaigns more effective. Influencers who match their followers' inclinations achieve the best marketing results. Current research shows that personalised advertising that establishes homophilic emotional relationships between consumers increases purchase intentions (Lim et al., 2017; Lou & Yuan, 2019b; REENA & UDITA, 2020). The study examines influencer reputation systems and customer comprehension. (Kikelomo Fadilat Anjorin et al., 2024; Liu et al., 2022) explored reputational dynamics, but this article shows how influencer audience comprehension improves personalised advertising platforms. Effective influencer marketing requires extensive audience insight and great influencer skills. Based on their reputation, influencers raise purchase intent by understanding client demands and boosting targeted advertising value. Tailor-made ads' cultural aspect is studied. Hofstede's cultural framework shows that individualist cultures prefer commercials about personal autonomy and selection, whereas collectivist cultures prefer ads about group priorities and social togetherness. Cultural intelligence is crucial when marketing to different cultures, according to research. Multinational brands can tailor marketing to target markets by understanding local views.

Mixed techniques supplement deficiencies in quantitative data collecting to measure research findings. Quantitative and qualitative methodologies improve understanding of homophily effects and expert influencers showing targeted ads on consumer purchasing decisions. Qualitative findings show that attitude congruence affects customers' emotions and psychology, improving purchasing choice justifications. The research shows that customer personalization strongly influences consumer purchase decisions. Targeting individuals individually is more effective because it feels personalized and relevant. Brands can strengthen consumer ties and increase buy engagements with tailored ads. For tactical purposes, digital marketplace marketing needs consumer data analysis. Addressing scholarly shortcomings, this research advances influencer-based personalized advertising understanding. This study shows how brand marketing relies on influencer-consumer congruence, reputation-building, audience knowledge, and cultural adaptability. Influencers with similar consumer values and traits should be engaged via adaptive marketing and sophisticated personalized interaction platforms. The combination of quantitative and qualitative methods yields valuable customer behaviour insights that fuel effective marketing campaigns. Knowledge from the research helps brands boost their internet presence through targeted marketing.

6. LIMITATIONS AND AVENUES FOR FUTURE RESEARCH

The limitations discovered throughout this research drive potential future investigation. The analysis of influencer-consumer attitude homophily in tailored advertising remains restricted due to narrow parameters. The research failed to account for product category or industry variations which might influence both homophily and purchase choices. The research failed to investigate the impact of consumer judgments about influencer knowledge and ability on advertisement effectiveness which limits researchers' understanding of consumption decision drivers. The geographic scope along with cultural elements represents a significant limitation in this research design. The research environment constrained how widely the study results could be applied to diverse cultural groups. An examination of influencer-based tailored ads using cultural frameworks among individualist and collectivist cultures remains necessary. Most data collection in the study happened through numerical methods. This increased statistical rigour but limited understanding of influencer qualities, personalization tactics, and consumer behaviour. The combination of quantitative and qualitative methods using qualitative insights holds the potential to identify these processes in depth. No researcher had investigated the ways that customer purchase intentions and influencer knowledge act indirectly through marketing customization about homophily effects. Analysis excluded trust alongside authenticity along with social norms as possible mediator or moderator relationships. Tailored ads' success depends on various elements affecting their effectiveness. A short research period failed to uncover duration-based changes in customer behaviour and attitudes that develop when utilizing influencer-based marketing ads.

Further investigations into how homogeneous perspectives affect customised advertisements when applied between various products and business sectors would resolve current research obstacles. The research should add varied locations from underrepresented regions, combined with cultural analysis, to show global implementation patterns of personalisation methods. Through a combination of in-depth interviews, focus group sessions and quantitative data collection strategies, researchers can discover further insights into customer behaviour. Future research needs to study how both trust and genuineness serve as moderator variables and intermediate factors between social media influencer attributes and buying intentions. The proposed criteria will help reveal how influencer attributes indirectly influence purchasing behaviour. The study of consumer temporal modifications requires longitudinal research to examine changes developed through influencer-

based advertisements. Studies should focus on tailor-made strategies for specialised industries such as ethical fashion and sustainability to study how micro-influencers with target interests influence consumer buying intention. Our research analyses how influencer-based customised advertising techniques affect digital consumer conduct through multiple research pathways.

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