

## The Mediation Effect of Customer Perceived Value and Attitude Toward Advertisement on Social Media Influencer's Credibility on Purchase Intention

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### ABSTRACT

Instagram is the most used social media that promotes influencer marketing, which is an effective marketing way by using influencer. SMI can be a fashion blogger, such as Gisella who endorses casual fashion in Instagram. SMI's credibility has a role in purchase intention, making a producer consider SMI's credibility when they decide to work with them. Customer perceived value (CPV) can be partially mediating variable toward SMI's credibility on purchase intention, indicating that there might be other variable that act as mediator. Other researcher found that attitude toward advertisement (Aad) act as mediator of SMI's credibility on purchase intention. Thus the purpose of this research is to examine the mediating effect of CPV and Aad toward the SMI's credibility on purchase intention of casual fashion. The population used was female student of SCU Semarang. Descriptive analysis (score tabulation) and statistic analysis (regression, path analysis) were conducted. The result indicated that CPV and Aad are partially mediating SMI's credibility on purchase intention of casual fashion endorsed by Gisella. It implied that producer should screen SMI based on their credibility since it has a great direct effect on purchase intention. Furthermore, they should consider CPV and Aad since it poses a mediating role.

**Keywords:** attitude toward advertisement, credibility, customer perceived value, social media influencer, purchase intention.

### INTRODUCTION

In this globalization era, the number of internet user increased. According to Smartinsights (2016), the increasing number reached 14 percent by 2015. Specifically, in Indonesia more than half of its population (51,5 percent) already used internet (Isparmo SEO, 2016). Normally, they spent eight hours 44 minutes each day to access internet. Moreover, 87,13 percent Indonesian people use internet to access social media (APJII, 2017 in DailySocialID, 2017). One of many social media which is mostly accessed by Indonesian

people is Instagram. According to the research conducted by Isosui (2016), most respondent said they liked Instagram than other social media. Instagram itself is known to be the most used social media to conduct influencer marketing (Sociabuzz, 2018).

Influencer marketing is known to be an effective way to help one to achieve their marketing goals. Producer mainly uses this technique in order to improve brand awareness (98,8 percent), educate target (62,7 percent), improve sales (50,6percent), gain more followers (39,8percent), and search engine optimization (25,3percent). Influencer marketing technique mainly uses social media influencer (SMI) to help communicate and build relationship with consumer (Freberget *al.*, 2011).

Social media influencer is a well-known person which can affect consumer's attitude (Szmigin and Piacentini, 2015), due to their attractiveness, expertise, and authenticity to create aesthetic content of product they endorsed (Burgess, 2017 in Gashi, 2017). Moreover, by choosing an appropriate SMI will help producer to position their product and alter mispositioned product.

One of many forms of SMI is known as fashion blogger. This kind of SMI succeeded to promote lifestyle product, such as fashion, through interacting with consumer, and also with their authenticity, confidence, and interactive (Sudha and Sheena, 2017). In Indonesia, fashion is the first product that is categorized as popular product in social media and online sites (JarvisStore, 2016) and categorized as the most bought product by online consumer (APJII, 2014).

Gisella Anastasia who is a well-known SMI, acts as fashion blogger. She endorsed mainly casual-type fashion. According to Instagram (2018), Gisella has 19,1 million followers, which LineToday (2018) claimed that Gisella is a feminist who is known to wear simple and chic fashion, such as casual fashion. Through her recommendation, consumer will be convinced that the products she endorsed is a must-have items.

According to research conducted by Harly and Octavia (2014), Shimp (2003), Maharani and Totoatmojo (2015), Shafiq (2011), Indraswari and Pramudana (2014) can be concluded that SMI has a significant effect on purchase intention. Moreover, Gyda (2017) and Rochmania and Prabowo (2016) explained that SMI's credibility is used as a reference to producer that want to collaborate with them. Therefore in this research, SMI's credibility will be an independent variable, due to its importance in affecting purchase intention.

Besides, in this research, will also be explained the mediating role of customer perceived value toward the relationship between SMI's credibility and purchase intention. As researched by Arsinta and Purnami (2015) and Hanusdoh (2012) they concluded that customer perceived value can act as mediating variable toward SMI's credibility on purchase intention. However, in their research, Shafiq(2011) found that customer perceived value doesn't act as mediating variable toward SMI's credibility on purchase intention.

Research conducted by Arsinta and Purnami (2015) concluded that customer perceived value poses partial mediation on SMI's credibility on purchase intention. Thus, in this research, attitude toward advertisement will be added as mediating variable on the influence of SMI's credibility on purchase intention. As mentioned by Stephanie (2013) who found that attitude toward advertisement act as mediating variable on the influence of SMI's credibility on purchase intention.

To fill this gap, researchers will explore the relationship between SMI's credibility and purchase intention, with customer perceived value as mediating variable. Casual fashion will be the object of this research, and the respondent will be female student of Soegijapranata Catholic University Semarang. The respondent chosen in this research is based on research conducted, that concluded 18-25 years old Indonesian are the most ones who access Instagram daily.

## LITERATURE REVIEW

### **Social Media Influencer's Credibility**

Social Media Influencer (SMI) is individual who is popular in social media due to their charism, credibility, and good reputation. They are mainly attractive. According to Gyda (2017) SMI's credibility is used as a reference when a firm want to make partnership with SMI. Neveset *al.* (2015) continued, for a firm, things that need to be considered when choosing SMI as their partner are total post, total followers, and also the purpose of the firm itself to use SMI. Stafford *et al.* (2003) also described that influencer's credibility is positive characteristic that influence consumer's behavior. To measure SMI's credibility, indicators such as attractiveness, trustworthiness, expertise (Pakpahan, 2017), popular (Hansudoh, 2012), and suitable to promote certain product (Wangsa and Ardani, 2015) will be used in this research.

### **Customer Perceived Value**

Customer perceived value is known as overall consumer's judgement on product based on perception they receive (Zeithaml, 1988 in Asgarpouret *al.*, 2015). McDougall and Levesque (2000) continued that CPV is the result from benefit consumer gets, which is cost that consumer incurred when they purchase a product. Cost of the product isn't always monetary, but can also be non-monetary, such as time, experience, and product evaluation. To measure CPV, some indicators can be used such as (1) price is worth with product's value, (2) product is valueable for consumer, (3) product has a higher value than other products that celebrity endorsed (Arsinta and Purnami, 2015), (4) quality products, (5) convenience to get the product (Hansudoh, 2012).

### **Attitude Toward Advertisement**

Attitude is individual's tendency as a response to product offering, which can be good or not good (Alunat and Ariyanti, 2016). Dominanto (2007) contined that attitude toward advertisement is individual's tendency to evaluate certain advertisement in a positive or negative way. To measure attitude toward advertisement, indicators that can be used are (1) consumer likes the advertisement starring celebrity (Schiffman and Kanuk, 2010), (2) consumer evaluates the advertisement starring celebrity as an attractive advertisement, (3) consumer evaluates the advertisement starring celebrity as a good advertisement (Wijaya, 2015), (4) advertisement is easy to understand, and (5) advertisement is informative (Wangsa and Ardani, 2015).

### **Purchase Intention**

Purchase intention is defined as consumer's desire to buy a product (Setiawan and Ihwan, 2004 in Ambarwati *et al.*, 2015). Some factors affecting online purchase intention are consumer's characteristic, website characteristic, store characteristic and product characteristic (Ari and Nasir, 2014). To measure purchase intention, indicators that can be used are (1) consumer wants to know more about product, (2) consumer considers to buy a product (Arsinta and Purnami, 2015), (3) consumer wants to buy a product that is endorsed by celebrity (Hansudoh, 2012), and (4) consumer refers the product celebrity endorsed (Ferdinand, 2002).

### **METHODOLOGY**

This research was conducted using quantitative analysis that used purposive sampling as one of non-random sampling method. By using purposive sampling, it means that not all populations have the same chance to be chosen as respondent (Sugiyono, 2013). Population

used in this research was female student of Soegijapranata Catholic University Semarang who (1) minimum 18 years old, (2) have Instagram account, (3) following Gisella Anastasia (@Gisel\_la) in Instagram. Total sample used in this research referred to Hair *et al.*, (2004) who concluded that in multivariate analysis, sample required is 100-200 respondent. Therefore in this research, 100 respondents with criteria above will be used.

Data collected by using questionnaire with 5 likert scale, which are 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Questionnaire was spread during February 2019.

Validity and reliability of indicators and variables were conducted as measurement test. Validity test was conducted using bivariate correlation technique, referred to Ghazali (2011). Reliability test was conducted by observing Cronbach's Alpha value. Table 1., showed that cronbach's alpha value is 0,909. According to Ghazali (2011), this value showed that variables used in this research is reliable (value >0,6). Table 2., also showed that there are significant correlations between each indicator to total construct score. Therefore it can be said that all indicators used are valid.

Table 1. Reliability Test of Variables

<i>Cronbach's Alpha</i>	<i>N of Items</i>
0,909	19

Table 2. Validity Test of Each Indicator

Indicator	Correlation to Total Construct Score
KS1	Significant
KS2	Significant
KS3	Significant
KS4	Significant
KS5	Significant
CPV1	Significant

Indicator	Correlation to Total Construct Score
CPV2	Significant
CPV3	Significant
CPV4	Significant
CPV5	Significant
SK1	Significant
SK2	Significant
SK3	Significant
SK4	Significant
SK5	Significant
MB1	Significant
MB2	Significant
MB3	Significant
MB4	Significant

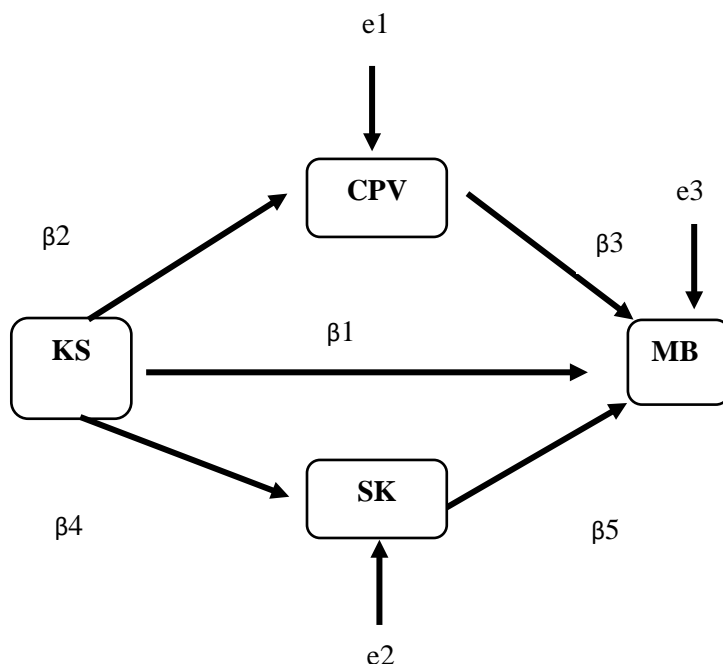
\*) KS = SMI's Credibility  
 CPV = Customer Perceived Value  
 SK = Consumer's attitude on Advertisement  
 MB = Purchase Intention

In this research, descriptive analysis and statistic were conducted. Descriptive analysis used in this research were score tabulation which explained how respondents respond to variables and indicators used in this research, which are SMI's credibility, customer perceived value, consumer's attitude toward advertisement, and purchase intention. Regression analysis will be conducted as a part of statistic test, to examine the influence of purchase intention's predictors which are SMI's credibility, customer perceived value, attitude toward advertisement. Path analysis and casual step method (Baron and Kenny, 1986) will be conducted to examine the influence of customer perceived value and attitude toward advertisement as mediating variables. Normality, multicollinearity and linearity test were conducted as those tests are required for path analysis. Here are the regression equations in this research:

$$(1) CPV = \alpha + \beta_2KS + e1$$

$$(2) SK = \alpha + \beta_4 KS + e2$$

$$(3) MB = \alpha + \beta_3 CPV + \beta_5 SK + \beta_1 KS + e_3$$



**Figure 1. Research Model**

- $\beta_1$  = path coefficient of SMI’s credibility on purchase intention
- $\beta_2$  = path coefficient of SMI’s credibility on customer perceived value
- $\beta_3$  = path coefficient of customer perceived value on purchase intention
- $\beta_4$  = path coefficient of SMI’s credibility on attitude toward advertisement
- $\beta_5$  = path coefficient of attitude toward advertisement on purchase intention
- $e_1$  = other factors influencing customer perceived value
- $e_2$  = other factors influencing attitude toward advertisement
- $e_3$  = other factors influencing purchase intention

**RESULT AND DISCUSSION**

**Respondent Profile**

Respondents used in this research were female students of Soegijapranata Catholic University Semarang aged 18 or above and they are all followers of Gisella(@Gisel\_la) in Instagram. Respondents came from business, food technology, psychology, law, and architecture faculty which most of them were major in business faculty. They mainly access Instagram one to three hours per day and usually see SMI’s content each time they access their Instagram account. They checked SMI’s account in order to see SMI’s content due to



their aesthetic posts. Then, most of respondents said that they ever made at least one to two online purchase each month.

### Score Tabulation

Table 3., showed how respondents responded to each indicator of each variable used in this research, such as SMI's credibility, customer perceived value, attitude toward advertisement, and purchase intention.

**Table 3. Score Tabulation**

No.	Indicators	Answer's Frequency (Score)					Average	Information
		ST	TS	N	S	SS		
<b>SMI's Credibility</b>								
1.	<i>Gisellamemilikidaya Tarik</i>	0 (0)	5 (10)	33 (99)	42 (168)	20 (100)	3,77	Agree
2.	<i>Giselladapatdipercaya</i>	0 (0)	5 (10)	62 (186)	27 (108)	6 (30)	3,34	Neutral
3.	<i>Gisellaahlimemadupadankanpakaian casual</i>	1 (1)	2 (4)	25 (75)	60 (240)	12 (60)	3,8	Agree
4.	<i>Gisellamerupakanselebgram populer yang dikenalbanyak orang</i>	1 (1)	3 (6)	28 (84)	48 (192)	20 (100)	3,83	Agree
5.	<i>Gisellacocokdalammelakukan endorse pakaian casual</i>	0 (0)	2 (4)	33 (99)	54 (216)	11 (55)	3,74	Agree
Total Score Average							3,69	Agree
<b>Customer Perceived Value</b>								
6.	<i>Pakaian casual yang di-endorse Gisellabermanfaat</i>	6 (6)	24 (48)	55 (165)	13 (52)	2 (10)	2,81	Neutral
7.	<i>Pakaian casual yang di-endorse Gisellamemilikiharga yang sesuaidenganmanfaat yang didapatkan</i>	0 (0)	14 (28)	62 (186)	23 (92)	1 (5)	3,11	Neutral
8.	<i>Gisellamampumeningkatkannilaipakaian casual</i>	0 (0)	22 (44)	62 (186)	15 (60)	1 (5)	2,95	Neutral
9.	<i>KualitasPakaian casual yang di-endorse Gisellasebagai SMI berkualitasinternasional</i>	1 (1)	22 (44)	62 (186)	13 (52)	2 (10)	2,93	Neutral
10.	<i>Pakaian casual yang di-endorse Gisellasebagai SMI mudahdidapatkan</i>	0 (0)	1 (2)	49 (147)	42 (168)	8 (40)	3,57	Agree
Total Score Average							3,07	Neutral

N o.	Indicators	Answer's Frequency (Score)					Avera ge	Informati on
		ST S	TS	N	S	SS		
<b>Attitude Toward Advertisement</b>								
11	<i>Iklanpakaian casual yang dibintangigisellasebagai SMI, disukai</i>	0 (0)	5 (10)	59 (177)	34 (136)	2 (10)	3,33	Neutral
12	<i>Iklanpakaian casual yang dibintangigisellasebagai SMI, merupakaniklan yang menarik</i>	0 (0)	5 (10)	52 (156)	40 (160)	3 (15)	3,41	Agree
13	<i>Iklanpakaian casual yang dibintangigisellasebagai SMI, merupakaniklan yang bagus</i>	0 (0)	3 (6)	54 (162)	39 (156)	4 (20)	3,44	Agree
14	<i>Iklanpakaian casual yang dibintangigisellasebagai SMI, merupakaniklan yang mudahdimengerti</i>	0 (0)	2 (4)	42 (126)	54 (216)	4 (20)	3,62	Agree
15	<i>Iklanpakaian casual yang dibintangigisellasebagai SMI, merupakaniklan yang informatif</i>	1 (1)	4 (8)	50 (150)	42 (168)	3 (15)	3,42	Agree
Total Score Average							3,44	Agree
<b>Purchase Intention</b>								
16	<i>Sayainginmengetahuilebihdalamakanprod ukpakaian casual yang di-endorse Gisella</i>	3 (3)	26 (52)	45 (135)	24 (96)	2 (10)	2,96	Neutral
17	<i>Sayamempertimbangkanuntukmembeliprod ukpakaian casual yang di-endorse Gisella</i>	1 (1)	16 (32)	43 (129)	34 (136)	6 (30)	3,28	Neutral
18	<i>Sayainginmembelipakaian casual karena di-endorse Gisella</i>	3 (3)	30 (60)	47 (141)	19 (76)	1 (5)	2,85	Neutral
19	<i>Sayamereferensikanpakaian casual yang di-endorse Gisella</i>	3 (3)	30 (60)	49 (147)	16 (64)	2 (10)	2,84	Neutral
Total Score Average							2,98	Neutral

From table 3., above we can see that in variable SMI's credibility, KS 2 has the smallest score. This indicates that Gisella as SMI should improve consumer's trust through honest review of casual fashion. Gisella can also gain consumer's trust by wearing casual fashion she recommends. This way consumer may see that Gisella wears and enjoys casual fashion she recommends.

Indicator in customer perceived value that need to be considered since it has the smallest score is CPV 6. This indicates that Gisella should share what can be the benefit by wearing casual fashion she recommends, such as comfortable, great design etc.

Then, indicator in attitude toward advertisement that has the smallest score is SK 11. This result showed that Gisella should pay attention to advertisement she makes. Gisella can combine some advertisement components, such as background color, lighting, and also using video to promote the product, in order to make consumer likes the advertisement she does.

Gisella also should consider indicator MB 19 which implies that Gisella should convince consumer that casual fashion she endorses is worth to buy, so they want to refer it to their environment. Gisella can also emphasize aesthetic content through her post, as in the descriptive analysis we found that female students checked SMI’s account in order to see their aesthetic content.

Overall, it also can be concluded from table 3., that purchase intention variable has the smallest total average score. This implies that Gisella should be more creative and more aggressive to attract consumers in order to improve purchase intention.

**Normality Test**

Normality test was conducted to examine whether data is normally distributed. In this research, Kolmogorov-Smirnov test was used. Data is normally distributed if sig. value  $\geq$  0,05 (Ghozali 2011). From table 4., it can be concluded that all variables were all normally distributed.

**Table 4. Normality Test**

Variable	Sig.
SMI’s Credibility	0,249
<i>Customer Perceived Value</i>	0,111
Attitude toward Advertisement	0,094
Purchase Intention	0,070

**Multicolinerity Test**

Multicolinerity test was used to examine whether there’s correlation on independent variables in regression model. If there’s correlation, there will be multicolinerity problem. In this research, we examine multicolinerity by observing VIF and tolerance value. Regression

model doesn't pose multicollinearity if VIF value is below 10 and tolerance value is more than 0,1 (Ghozali, 2011).

**Table 5. Multicollinearity Test**

Variable	Colinerity Statistic	
	<i>Tolerance</i>	VIF
SMI's Credibility	0,645	1,551
<i>Customer Perceived Value</i>	0,664	1,506
Attitude toward Advertisement	0,645	1,551
Purchase Intention	0,645	1,551

From table 5., above we can see that all variables doesn't pose multicollinearity problem, which can be observed through VIF value below 10 and tolerance value more than 0,1.

**Linearity Test**

Linearity test was conducted to examine whether data is distributed linearly. In this research, linearity was observed through deviation from linearity significance value with criteria, if significance value is above 0,05, data is linear. From table 6., below it can be observed that all variables' significance values are above 0,05 which means the data are linear.

**Table 6. Linearity Test**

Variable	Sig.
SMI's Credibility*Purchase Intention	0,875
Customer Perceived Value*Purchase Intention	0,580
Atitude toward Advertisement*Purchase Intention	0,057

**R<sup>2</sup>**

R<sup>2</sup> test was conducted to examine model's ability to explain variation of dependent variables. R<sup>2</sup> value that close to 1, explain that independent variables used in this research have almost all information to predict dependent variable (Ghozali, 2011). From table 7., it can be seen that R<sup>2</sup> value is 0,515. This result implies that purchase intention is 51,5 percent

influenced by SMI’s credibility, customer perceived value, and attitude toward advertisement. There are other variables (48,5 percent) that influence purchase intention, which is not included in this research.

**Table 7. R<sup>2</sup> Test**

Mode	R Square
1	0,515

**Regression Analysis**

Regression analysis used to examine the influence of SMI’s credibility on customer perceived value, SMI’s credibility on attitude toward advertisement, SMI’s credibility on purchase intention, customer perceived value on purchase intention, attitude toward advertisement on purchase intention.

**Table 8. Influence of SMI’s Credibility on Customer Perceived Value**

Variabel	Unstandardized coefficients		Standardized coefficients	t	Signifikansi
	B	Std. Error	Beta		
<i>Constant</i>	7,129	1,433			
Kredibilitas SMI	0,446	0,077	0,507	5,816	0,000

Table 8., showed that significance value of the influence of SMI’s credibility on customer perceived value is 0,000 or below 0,05. This implies that Gisella’s credibility as SMI influence customer perceived value toward casual fashion. This result is in line with research conducted by Hansudoh (2012), Harly and Octavia (2014), and Arsinta and Purnami (2015) who found that SMI’s credibility influence customer perceived value.

**Table 9. Influence of SMI’s Credibility on Attitude Toward Advertisement**

Variabel	Unstandardized coefficients		Standardized coefficients	t	Signifikansi
	B	Std. Error	Beta		
<i>Constant</i>	8,829	1,380			
Kredibilitas SMI	0,454	0,074	0,528	6,148	0,000

We can see the significance value of the influence of SMI’s credibility on attitude toward advertisement. From table 9., it can be concluded that significance value of the influence of SMI’s credibility on attitude toward advertisement is 0,000 or below 0,05. This implies that Gisella’s credibility as SMI influence attitude toward advertisement of casual fashion. This result is in line with research conducted by Sallam (2011), Aziz *et al.* (2013), Rahmah (2015), Apejaye (2013), and Isosuo (2016) who found that SMI’s credibility influence attitude toward advertisement.

**Table 10. Influence of SMI’s Credibility on Purchase Intention**

Variabel	<i>Unstandardzised coefficients</i>		<i>Standardized coefficients</i>	t	Signifikansi
	B	Std. Error	Beta		
<i>Constant</i>	1,942	1,471			
Kredibilitas SMI	0,540	0,079	0,570	6,864	0,000

Table 10., showed that significance value of the influence of SMI’s credibility on purchase intention value is 0,000 or below 0,05. This implies that Gisella’s credibility as SMI influence purchase intention of casual fashion. This result is in line with research conducted by Arsinta and Purnami (2015), Bhakar and Dubey (2015), Rachmatet *al.* (2016), Setyawati and Rosiana (2018) and Harly and Octavia (2014) who also found that SMI’s credibility influence purchase intention.

**Table 11. Influence of Customer Perceived Value on Purchase Intention**

Variabel	<i>Unstandardzised coefficients</i>		<i>Standardized coefficients</i>	T	Signifikansi
	B	Std. Error	Beta		
<i>Constant</i>	0,894	1,263			
<i>Customer Perceived Value</i>	0,718	0,081	0,666	8,848	0,000

As can be seen in table 11., the significance value of the influence of customer perceived value on purchase intention is 0,000 or below 0,05. This implies that customer perceived value of casual fashion influence purchase intention. This result is in line with research conducted by Arsinta and Purnami (2015), Hansudoh (2012), Harly and Octavia (2014), Chi *et al.* (2011) who found that customer perceived value influence purchase intention.

**Table 12. Influence of Attitude Toward Advertisement on Purchase Intention**

Variabel	Unstandardized coefficients		Standardized coefficients	t	Signifikansi
	B	Std. Error	Beta		
<i>Constant</i>	2,163	1,659			
Attitude toward advertisement	0,567	0,095	0,515	5,941	0,000

Table 8., showed that significance value of the influence of attitude toward advertisement on purchase intention is 0,000 or below 0,05. This implies that consumer’s attitude toward advertisement of casual fashion endorsed by Gisella as SMI influence purchase intention. This result is in line with research conducted by Rahmah (2015), Setyawati and Rosiana (2018), Rochmania and Prabowo (2016) and Sallam (2011) who found that attitude toward advertisement influence purchase intention.

**Path Analysis**

Path analysis and causal step method were chosen to examine the mediation effect of customer perceived value and attitude toward advertisement on the influence of SMI’s credibility on purchase intention.

**Table 11. Influence of SMI’s Credibility, Customer Perceived Value, and Attitude Toward Advertisement on Purchase Intention**

Variabel	Unstandardized coefficients		Standardized coefficients
	B	Std. Error	Beta
<i>Constant</i>	-3,001	1,526	

Kredibilitas SMI	0,247	0,083	0,260
<i>Customer Perceived Value</i>	0,498	0,093	0,462
SikapKonsumenTerhadapIklan	0,158	0,096	0,143

(1)  $CPV = 7,129 + 0,507 KS + 0,862$

(2)  $SK = 8,829 + 0,528 KS + 0,849$

(3)  $MB = -3,001 + 0,462 CPV + 0,143 SK + 0,260 KS + 0,686$

Keterangan:

KS = Kredibilitas SMI

CPV = *Customer Perceived Value*

SK = SikapKonsumenTerhadapIklan

MB = MinatBeli

From table 11., it can be seen from standardized coefficients of the influence of SMI's credibility on purchase intention is 0,260. The mediation effect of customer perceived value on the influence of SMI's credibility on purchase intention is  $0,507 \times 0,462 = 0,234$ . The mediation effect of attitude toward advertisement on the influence of SMI's credibility on purchase intention is  $0,528 \times 0,143 = 0,076$ . From this calculation, it can be said that direct effect of SMI's credibility on purchase intention is bigger than indirect effects (through customer perceived value or attitude toward advertisement). This indicates that the mediation effect of both mediating variables are partial. It means that there are other mediating variables that can mediate SMI's credibility on purchase intention.

This result is in line with research conducted by Arsinta and Purnami (2015), Bhakar and Dubey (2015), Hansudoh (2012), and Wiryantari and Sukawati (2016) who also found that customer perceived value partially mediates the influence of SMI's credibility on purchase intention. The higher the perceived value of product, than the higher the consumer will consider to buy that product (casual fashion). Higher perceived value can be achieved through the use of SMI to endorse casual fashion, such as what Gisella did.



Also, this result is in line with research conducted by Setyawati and Rosiana (2018), Stephanie (2013), and Goldsmith (2000) who found that attitude toward advertisement mediates the influence of SMI's credibility on purchase intention. This is due to the ability of Gisella as SMI who is attractive. Thus when she did the advertisement on casual fashion she endorsed, the positive attitude toward advertisement was created, therefore contributed to purchase intention.

## **CONCLUSION AND IMPLICATION**

From the result above, it can be concluded that Gisella's credibility significantly influence purchase intention of casual fashion on female student of Soegijapranata Catholic University Semarang. Customer perceived value and attitude toward advertisement act as partial mediating variables on the influence of Gisella's credibility on purchase intention of casual fashion on female student of Soegijapranata Catholic University Semarang.

From the result above, the implication to the producer of casual fashion need to consider how to improve customer perceived value on casual fashion, since it has the biggest effect on purchase intention. SMI as endorser can also be considered as the way to improve customer perceived value. The producer also needs to take on consideration about how credible SMI they choose, since SMI's credibility also poses a great effect on customer perceived value. Through the use of credible SMI, the information of casual fashion will be said well thus the value of casual fashion will be higher. Furthermore, the use of credible SMI, can lead to positive attitude toward advertisement. If the producer uses SMI who is attractive, trusted, popular, and suitable to promote casual fashion, then the consumer will deeply feel about the advertisement, making them want to buy that product SMI endorsed.

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