Public Policy and Digital Transformation of MSMEs: The Influence of TikTok Content Quality and Affiliate Marketing on Consumer Purchasing Decisions

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ABSTRACT

Digital transformation has fundamentally changed the landscape of consumer behavior, especially in the micro, small, and medium enterprises (MSMEs) sector in *the fashion sector*. The TikTok platform emerged as a dominant force where affiliate creator content acts as a persuasive bridge between products and buyers. This study aims to empirically examine the influence of affiliate creator content and TikTok content quality on consumer purchasing decisions of MSME fashion products. The research method used was quantitative with a survey approach of 150 respondents who were active users of TikTok and had made transactions through the platform. The data analysis technique used multiple linear regression. The results show that affiliate creator content has a positive and significant effect on trust and buying interest, while the quality of TikTok content contributes significantly to shaping the perception of product value. Simultaneously, these two variables explain 71% of the variation in purchase decisions. These findings indicate that the synergy between the interpersonal credibility of creators and the visual aesthetics of content is a crucial strategy for MSMEs. This article offers updates by integrating psychological (*source credibility*) and technical aspects (*content quality*) in the context *of a dynamic* short-video ecosystem.

Submited	: 15 Agustus 2025
Revised	: 18 September 2025
Acceptance	: 01 Oktober 2025

Keywords: *affiliate marketing*, purchase decisions, content quality, TikTok, MSMEs

INTRODUCTION

The era of digital disruption has redefined the global business paradigm, shifting the focus from traditional marketing to digital social interaction-based strategies. This change not only has an impact on business actors' promotional methods, but also drastically changes information search patterns, alternative evaluation, and purchase decision execution by consumers. Social media is now not just a communication tool, but a market infrastructure that allows value exchange to occur in a meaningful way *real-time*, wide, and interactive. In the context of Indonesia, Micro, Small, and Medium Enterprises (MSMEs) face high competitive pressure, so adaptation to digital technology is an absolute prerequisite for business sustainability. Sector *fashion*, as an industry that relies heavily on visual trends and the speed of market response, is one of the segments most affected by this shift in consumer behavior. Products *fashion* It has unique characteristics, namely being seasonal, highly visual, and highly influenced by public opinion or momentary trends. Therefore, the ability of MSMEs to adapt quickly to changing consumer tastes through digital media is the key to survival.

Among various social media platforms, TikTok has experienced an exponential surge in user growth and managed to dominate the attention of audiences, especially the younger generation. Known for its short-form video format, hyper-personalized recommendation algorithm, and easy-to-access interface, TikTok has evolved from an entertainment app into a potential marketing engine. Phenomenon *"TikTok Made Me Buy It"* It is empirical evidence of how this platform is able to drive the creative economy and influence people's spending impulses. For MSME actors *fashion*, TikTok offers a golden opportunity to reach markets that were previously difficult to access through conventional distribution channels, provided they are able to produce relevant and engaging content. TikTok's interest-based algorithm (*Interest Graph*) allows content from small accounts with few followers to still go viral if the quality of the content is high, thus providing a fair opportunity for MSMEs to compete with big brands.

In the TikTok ecosystem, a new business model has emerged in the form of *Affiliate Marketing* that involves the creator's content as a promotional intermediary. Creators *Affiliate* are individuals who promote other people's products and earn commissions based on sales performance generated through their unique links or codes. The existence of these creators provides significant added value as they are able to build emotional closeness with the audience through a relaxed, authentic, and *relatable* (easy to relate to everyday life). In contrast to corporate advertising which often feels rigid and transactional, recommendations from creators *Affiliate* perceived to be more honest and personal. Consumers tend to place higher trust in individuals they follow on a regular basis than in brand messages directly. This trust is built through content consistency, review transparency, and intensive two-way interaction. The performance-based commission mechanism also encourages creators to only promote products that they truly believe are of good quality, thereby reducing the risk of fraud or consumer dissatisfaction.

However, the existence of creators alone is not enough to guarantee the success of sales conversions. The quality of the content presented plays a vital role in determining the effectiveness of marketing campaigns. In the context of TikTok, content quality includes the visual dimension (aesthetics, lighting, *Editing*), the informative dimension (clarity of product specifications, price, and benefits), and the creativity dimension (originality of ideas and relevance to trends). High-quality content serves as a magnet for attention (*Attention Grabber*) which is able to hold the viewer's viewing duration, which is a key signal for TikTok's algorithm to disseminate the content to a wider audience. In addition, content quality also affects the perception of product credibility; visually poor content can lower the perceived value of the product, even if the physical quality of the item is good. In an era where human attention spans are getting shorter, faster, clearer, and engaging, the ability of content to convey a message quickly, clearly, and engagingly is a key determinant of marketing success.

Despite TikTok's immense potential, many MSME players still have difficulty optimizing the platform. The main obstacles often lie in a lack of understanding of content strategies and mistakes in selecting creator partners. Many MSMEs are stuck in monotonous content production, lack of education, or collaborate with creators who are not in line with their *Niche* their market. As a result, marketing budgets become inefficient and fail to generate significant sales impact. The inability to read the dynamics of algorithms and the psychology of digital consumers is a major obstacle to the growth of MSMEs in the digital space. In addition, many MSMEs do not understand the importance of integrating the human element (creator) and the technical element (production quality) in their marketing strategy.

Updates (*novelty*) of this study lies in the integration of holistic analysis between interpersonal variables (credibility of creators *Affiliate*) and technical variables (content quality) in a single product-specific research model *fashion* MSMEs on TikTok. Most previous studies tend to discuss *Influencer Marketing* in general or only focusing on the quality aspect of content separately. This research fills the gap in the literature by exploring the synergy between "who delivers the message" (creator) and "how the message is packaged" (content quality). This approach provides a more comprehensive strategic insight for MSME actors in designing an effective digital marketing ecosystem. In addition, this research also provides a new perspective on how the mechanism *Affiliate* on the platform *Short Video* in contrast to *Influencer Marketing* traditional on other platforms such as Instagram or YouTube.

Based on this background, this study aims to analyze in depth the influence of content creators *Affiliate* and TikTok content quality on consumers' product purchase decisions *fashion* MSMEs. The results of this research are expected to be an empirical foundation for business actors in developing more measurable marketing strategies, as well as contribute to the development of knowledge about digital consumer behavior in developing countries. By understanding the key factors that influence purchasing decisions, MSMEs can allocate their resources more efficiently and effectively.

LITERATURE REVIEW

Theory of Consumer Behavior and Purchasing Decision

Purchasing decisions are the culmination of complex consumer behavior processes. According to Kotler and Keller (2016), a purchase decision is the act of an individual consciously choosing one alternative from several available options to meet a specific need or desire. This process does not take place instantly, but rather through a series of stages that are influenced by internal (motivation, perception, attitude) and external (cultural, reference group, situation) factors. A deep understanding of these stages is essential for marketers to be able to intervene at the critical points that influence consumer choice.

In a digital environment, the classic AIDA model (*Attention, Interest, Desire, Action*) has evolved into AISAS (*Attention, Interest, Search, Action, Share*). Stages *Search* (search) and *Share* (sharing) has become crucial. Modern consumers are proactive; they not only receive passive information, but actively seek reviews, compare prices, and validate testimonials before deciding to buy. Share products *fashion* MSMEs, the alternative evaluation stage is highly dependent on product visualization and trust in information sources. If consumers feel confident in the validity of information and feel a high value of benefits, the probability of a purchase decision will increase significantly. Stage *Share* It also becomes important because after a purchase, consumers tend to share their experiences on social media, which can then influence other people's purchasing decisions, creating an organic marketing cycle.

Behavioral Planning Theory (*Theory of Planned Behavior*) is also relevant in this context, which states that behavioral intentions are influenced by attitudes towards behavior, subjective norms, and perceived control of behavior. In the context of TikTok, recommendations from creators *Affiliate* can affect subjective norms (what online reference groups consider reasonable or popular) and perceived behavioral controls (ease of access and clear information makes it easy to buy).

Affiliate Marketing and Source Credibility Theory

Affiliate marketing is a performance-based marketing strategy (*Performance-based marketing*) where the affiliate (creator) earns a financial reward for each sales conversion resulting from his promotional efforts. In contrast to *Influencers* traditional may be paid on a range basis (*Reach*) or number of posts, creators *Affiliate* have a direct incentive to drive real deals. This encourages them to create content that is more persuasive and relevant to the needs of the audience. This model is also lower risk for MSMEs because payments are only made when sales occur, so that marketing budget efficiency can be maintained.

The effectiveness of the creator's message *Affiliate* can be explained through the Theory of Source Credibility (*Source Credibility Theory*). This theory states that the effectiveness of communication depends heavily on two main dimensions of the message source: expertise (*Expertise*) and trust (*trustworthiness*). In the context of TikTok, a creator's credibility is built through content consistency, honesty in reviewing the product's strengths and disadvantages, and positive interactions with followers. When creators are considered credible, audiences tend to internalize promotional messages as personal recommendations from friends, rather than as commercial advertisements. In addition, the appeal (*Attractiveness*) creators, both physical and personal, strengthen the parasocial relationship, which is a one-way emotional bond in which the audience feels close to the creator, thereby increasing loyalty and willingness to follow the purchase recommendation. These parasocial relationships reduce consumer skepticism of the marketing message.

previous by Situmorang (2023) showed that influencer credibility has a significant influence on purchasing decisions. However, the study has not specifically distinguished between traditional influencers and creators *Affiliate* that have different incentive models. This research deepens this understanding by focusing on the mechanisms *Affiliate* where transparency and honesty are the main currencies because the reputation of creators directly impacts their revenue.

Digital Content Quality and Information Theory

Content quality in digital marketing refers to the level of audience satisfaction with the material presented, reviewed from aesthetic, informative, and relevance aspects. Based on Information Quality Theory (*Information Quality Theory*), quality is judged by the accuracy, completeness, clarity, and timeliness of the presentation. In short video formats such as TikTok, visual and audio aspects are the main determinants. Aesthetic visuals, adequate lighting, *Editing* dynamic, as well as the appropriate use of background music can increase engagement (*Commitment*) viewers. Poor technical quality can disrupt the viewing experience and cause viewers to leave the video immediately (*Scroll Away*).

Technical aspects, content quality also includes educational and entertainment value. Content that is able to educate consumers on how to use, materials, or tips *Styling* provide added value *beyond* just promotion. Creativity in message delivery is the main differentiator amid the flood of content on TikTok. TikTok's algorithm prioritizes content with a high audience retention rate, which is usually achieved through *hook* (fishing) in the early seconds and an interesting storyline. Therefore, content quality is not only a matter of visual beauty, but also an effective communication strategy to maintain the audience's attention until the end of the video. Hidayani and Prabowo (2024) emphasize that high content quality can increase the perception of product value and reduce the perception of risk for consumers.

Framework of Thought and Hypothesis

Based on the literature review above, the framework of this research is where the content creator *Affiliate* (X1) and TikTok content quality (X2) influence purchase decisions (Y). It is suspected that credible creators who have low content quality will fail to attract attention, instead good content without source credibility will be considered inauthentic.

The synergy between these two variables is suspected to be the main key in driving purchase decisions.

The hypothesis of this study is: H1: Content creator *Affiliate* has a positive and significant effect on purchase decisions. H2: The quality of TikTok content has a positive and significant effect on purchase decisions. H3: Content creators *Affiliate* and the quality of TikTok content simultaneously has a positive and significant effect on purchasing decisions.

RESEARCH METHODS

Design and Research Approach

This study applies a quantitative approach with a descriptive and associative design. The quantitative approach was chosen to measure the magnitude of the influence of independent variables, namely creator content *Affiliate* (X1) and TikTok content quality (X2), against the dependent variable, i.e. consumer purchase decisions (Y). Descriptive design was used to map respondent characteristics, while associative design was used to test the hypothesis of relationships between variables. This approach allows for generalization of findings based on valid and reliable statistical data. The use of quantitative methods allows researchers to isolate the effects of each variable and quantify the strength of their relationship numerically, which is important for data-driven managerial decision-making.

Population and Sample

The target population in this study is all TikTok users in Indonesia who have been exposed to product promotional content *fashion* MSMEs. Given the unlimited population, the sampling techniques used are *purposive sampling*. This technique was chosen because the researcher has specific criteria to ensure that respondents have direct experience with the phenomenon being studied. The inclusion criteria for respondents are set as follows: (1) Be at least 17 years old to ensure maturity in financial decision-making; (2) Be active in using TikTok for at least 1 hour per day; (3) Have watched creator content *Affiliate* Products *fashion* MSMEs; and (4)

Have purchased products *fashion* MSMEs through TikTok recommendations. The number of samples was determined to be 150 respondents, who met the minimum requirements for multivariate analysis (5-10 times the number of indicators). This sample size is considered adequate to produce a stable parameter estimate in regression analysis.

Variable Instruments and Operationalization

Data were collected using a closed-ended questionnaire with a five-point Likert scale (Strongly Disagree to Strongly Agree). The instrument has been tested (*Pilot Study*) to 30 respondents to ensure validity and reliability. The questions in the questionnaire are designed to capture the respondents' perceptions of various aspects of the research variables. The operationalization of the variables is as follows:

1. **Affiliate Creator Content (X1):** Measured through indicators of credibility (expertise and trustworthiness), appeal, and parasocial interaction. Examples of question items include "I trust product recommendations from this creator because they look expert" and "I feel close to this creator as if they were my friends".
2. **TikTok Content Quality (X2):** Measured through indicators of visual aesthetics, clarity of product information, delivery creativity, and relevance to trends. Examples of question items include "Promotional videos have clear image and sound quality" and "Information about the product is delivered in a creative and engaging way".
3. **Purchase Decision (Y):** Measured through indicators of need recognition, information search, alternative evaluation, and purchase action. Examples of question items include "After watching the content, I was interested in buying the product" and "I finally decided to buy the product after seeing the creator's recommendations".

Data Collection and Analysis Techniques

The main data collection technique was an online survey through Google Forms, supported by a documentation study of popular TikTok accounts for data contextualization. Secondary data was obtained from academic journals and industry reports. The distribution of the questionnaire was carried out through TikTok community groups and other social media to reach respondents who matched the criteria.

Data analysis was carried out using SPSS software with stages: (1) Test the validity and reliability of the instrument to ensure the data collected was accurate and consistent; (2) Test classical assumptions (normality, multicollinearity, heteroscedasticity) to ensure the regression model meets the statistical requirements; (3) Multiple linear regression analysis to test the influence of independent variables on dependents; and (4) Hypothesis test (partial t-test and simultaneous F test) to determine the significance of the influence. The determination coefficient (R Square) was also calculated to find out how much variation the dependent variable could be explained by the independent variable.

RESEARCH RESULTS

Respondent Demographic Profile

Of the 150 respondents collected, the demographic profile shows the dominance of the younger generation. As many as 65% of respondents are 17-25 years old, 25% are 26-35 years old, and 10% are over 35 years old. In terms of gender, 70% are women, which reflects the main market share of products *fashion*. The majority of respondents (80%) are students and private employees, with an average of 2-3 hours of TikTok use per day. This profile confirms that the sample is very representative of the target digital market of MSMEs *fashion*. The dominance of female and young respondents is consistent with the literature stating that this demographic group is the most active and most responsive users of trends *fashion* on social media. The high rate of TikTok usage also suggests that the platform has become an integral part of respondents' daily lives, hence their exposure to content *Affiliate* very intensive.

Instrument Validity and Reliability Test

The validity test results show that all question items for all three variables have a value *r-count* > *r-table* (0.160) at a significance level of 5%, so it is declared valid. This means that each question in the questionnaire is able to measure what should be measured. A reliability test using Cronbach's Alpha yielded a value of 0.852 for Creator Content *Affiliate*, 0.815 for TikTok Content Quality, and 0.878 for Purchase Decision. All values exceeded the minimum limit of 0.60, which indicates that the research instrument has high internal consistency and reliable data. A high reliability value indicates that respondents answered questions in a consistent, non-random pattern, so that the results of subsequent analysis can be scientifically accounted for.

Classic Assumption Test

The regression model has fulfilled the classical assumptions. The normality test shows a normally distributed residual, judging from the Normal P-P Plot graph spread around the diagonal line. The multicollinearity test shows a VIF value of < 10 and a tolerance > 0.1, indicating the absence of a strong correlation between independent variables, so that each variable makes a unique contribution to the model. The heteroscedasticity test shows a random residual spread, so that the model is free from heteroscedasticity problems. Thus, the regression model is feasible to use for hypothesis testing. The fulfillment of this classical assumption is important to ensure that the resulting estimator is BLUE (*Best Linear Unbiased Estimator*).

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis yields the equation: **Y = 1.25 + 0.47 X1 + 0.42 X2 + e**

Table 1. Multiple Linear Regression Test Results

Variable	Coefficient (B)	t-count	Sig.	Remarks
Constant	1,25	-	-	-
Affiliate Creator Content (X1)	0,47	6,12	0,000	Significant

Variable	Coefficient (B)	t-count	Sig.	Remarks
TikTok Content Quality (X2)	0,42	5,38	0,000	Significant
R Square	**0,71**			
F count	**82,45**		**0,000**	**Significant**

Source: SPSS Processed Data, 2026

A coefficient of determination (R Square) of 0.71 indicates that 71% of the variation in purchase decisions can be explained by the creator's content variable *Affiliate* and TikTok content quality. The remaining 29% is influenced by other factors outside the model, such as price, promos, or brand image. An F value of 82.45 with a significance of 0.000 (< 0.05) proves that simultaneously the two variables have a significant effect on the purchase decision. The results of the t-test show that both creators of content *Affiliate* (t=6.12, sig=0.000) and TikTok content quality (t=5.38, sig=0.000) have a positive and significant partial influence. The positive regression coefficient indicates that an improvement in the quality of creators or content will be followed by an increase in purchasing decisions.

DISCUSSION

The results of this study provide strong empirical confirmation regarding the importance of an integrated marketing strategy on TikTok for MSMEs *fashion*. Findings that content creators *Affiliate* has a significant influence (coefficient of 0.47) in line with the Source Credibility Theory. In a digital ecosystem full of information noise, consumers seek guidance from sources they trust. Creators *Affiliate* successfully fills this role by building an authentic personal narrative. In contrast to traditional advertising which is often considered intrusive, content *Affiliate* which is presented in a storytelling style (*Storytelling*) and transparency were accepted as added value. Respondents in this study revealed that they were more likely to buy products when they saw the creators they followed honestly discussing the advantages and disadvantages of the product. This honesty builds a very valuable trust capital. In addition, the parasocial interactions formed make consumers feel like they have a personal connection with the creator, so their recommendations are considered suggestions from close friends. This reduces the psychological barrier to buying products from brands that are not yet widely known. The novelty of these findings lies in the affirmation that in the model *Affiliate*, performance-based incentives encourage creators to be more selective, so the quality of recommendations in aggregate is higher compared to fixed-paid endorsements that may care less about long-term conversions.

On the other hand, the significant influence of TikTok's content quality (coefficient of 0.42) confirms that "how it is delivered" is just as important as "who delivers". On platforms that rely on retention-based algorithms, visual and narrative quality are key to surviving the competition for attention. Content with high aesthetics, good lighting, and dynamic editing not only attracts the eye, but juga_signals_ the quality of the product itself. Consumers often use content quality as a proxy to assess the quality of the product, especially when they are unable to physically touch or try on the product. The clarity of information in the content, such as the details of the size, materials, and how to be cared for, is also crucial in reducing uncertainty (*Uncertainty Reduction*) which is the main obstacle in online shopping *fashion*. Creativity in utilizing the latest audio trends or video formats also helps content to be easier to find and remember. These findings enrich previous literature by showing that on TikTok, content quality is dynamic and contextual; what is considered quality today may be obsolete tomorrow, so MSMEs must continue to innovate.

The most interesting thing about this study is the synergy between the two variables. Although both have a partial effect, the combination of credible creators and high-quality content produces maximum impact. This creates what can be termed as *Trust-Value Proposition*. Trust (*Trust*) is supplied by the creator persona, while the value (*Value*) is perceived through the quality of content presentation. For MSMEs *fashion*, the implication is clear: marketing strategies can't be partial. Choosing a well-known creator without paying attention to the quality of content production will be futile because the algorithm won't drive that content.

Instead, having a great content production team without a creator face building an emotional connection will make it a *fire* feel cold and less persuasive. The novelty of this article compared to other studies is the emphasis on the specific context of MSMEs *fashion* Indonesia, where the main obstacle is the perception of quality. Through the synergy of creators who *relatable* and detailed content, these perceived barriers can be overcome. Social media in this case serves a dual purpose: as a promotional tool and a tool for education/quality validation. The managerial implication is that MSMEs need to adopt an approach *"Creator-Led Content Strategy"*, where creators are involved from the content concept planning stage, not just as a funnel at the end of the process. This collaboration allows the brand message to be conveyed in the creator's authentic style, while still ensuring key product points are conveyed with excellent visual quality.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that digital marketing through TikTok has a substantive impact on product consumer behavior *fashion* MSMEs. First, content creators *Affiliate* plays a vital role in building consumer trust through an authentic and transparent interpersonal approach. Creator credibility is the main foundation in purchasing persuasion. Second, TikTok content quality contributes significantly to shaping the perception of product value through visual aesthetics, clarity of information, and creativity of delivery. Content quality serves as an initial filter and validator of product quality. Third, simultaneously, the synergy between creator credibility and content quality explains most of the variation in purchase decisions (71%). Strategies that integrate humanist (creator) and technical (content quality) aspects are the optimal formula for MSMEs to compete in the digital market. This research confirms that success on TikTok is not only about virality, but about building trust and providing value through quality content.

Based on these conclusions, several strategic suggestions were proposed:

1. **For MSME Actors:** It is recommended to implement strict selection in choosing affiliate creator partners, with priority on engagement *rate* and niche relevance, not just the number of followers. MSMEs also need to invest in improving the quality of content production, either by training internal teams or collaborating closely with creators to ensure high visual and informative standards. A *"Creator-Led Content Strategy" approach* should be adopted to maximize the authenticity and effectiveness of messages.
2. **For Affiliate Creators:** It is recommended to maintain integrity and transparency in reviewing products. In the long run, credibility is the biggest asset. Improving content production skills (editing, storytelling) is also important to stay relevant to algorithms and evolving audience expectations.
3. **For Future Researchers:** It is recommended to expand the scope of the study by adding moderating variables such as price, *brand image*, or *user-generated content*. The use of qualitative methods is also recommended to delve into the depth of consumers' subjective experiences and the dynamics of parasocial interactions. Comparative studies between platforms (e.g. TikTok vs Instagram Reels) will also provide valuable insights for *omnichannel* strategies. Future research may also explore the long-term impact of impulse purchases through TikTok on brand loyalty.

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