



The Impact of Influencer Credibility and Electronic Word of Mouth (e-WOM) on Purchase Intention: The Mediating Role of Brand Image among Consumers in Sulaymaniyah City

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Abstract

The increasing role of technology in marketing and customer service, primarily through social media, has transformed consumer behavior in the Kurdistan Region of Iraq (KRI), particularly in Sulaymaniyah. Consumers now have greater access to information, affecting their purchasing behavior, brand loyalty, and willingness to buy. Influencers and user-generated content have shifted consumers' research activities online, significantly affecting both urban and rural populations, as well as high- and low-income individuals, particularly among younger consumers in Sulaymaniyah. A quantitative survey was administered via a structured online questionnaire distributed across several social media platforms, including Facebook, Instagram, WhatsApp, Telegram, and Viber, which are widely used in Sulaymaniyah. Using non-probability sampling methods (convenience and snowball), 417 valid responses were collected between 18 April and 1 July 2025. The items were measured on a five-point Likert scale. Data were analyzed using SPSS version 25, employing descriptive statistics, reliability analysis, correlations, multiple regression, and mediation analysis. The results show that influencer credibility and e-WOM significantly predict purchase intention; brand image also exerts a positive effect and partially mediates the relationships between the independent variables and purchase intention. The study contributes to the limited body of regional literature by providing evidence from Sulaymaniyah and offers practical guidance to firms on how to partner with credible

influencers and encourage authentic user-generated content to strengthen brand image and drive purchase behavior.

Keywords: Influencers Credibility, Electronic Word of Mouth, Brand Image, Purchase Intention

كارىگهري باوهريپىكراوى كه سايه تيبه كارىگه ره كان و وشه ي سه رزاري ئه ليكترونى له سه ر نيه تي كرپن (ويستى كرپن): رۆلى نيوه ندى ويناى براند، له نيوان به كاربه ران له شارى سليمانى

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پوخته:

گه شه سه ندى ته كنه لۆژيا به تايبه تي، به كارهيئاني توره كۆمه لايه تيه كان له پرۆسه ي بازاركردن و خزمه تگوزاري كړياردا، هه لسوكه وتي به كاربه راني له ههريمى كوردستاني عيراق گۆريوه. ئيستا به كاربه ران به ئاساني ده ستيان به زانباري باشتر ده گات، كه ئه مه ش كارىگهري له سه ر ره فتاري كرپن، و دلسۆزيان بو براندك و ئاره زو ياخود ويستى كرپنيان هه يه. كه سه كارىگه ره كان و ناوه رۆكى به ره مه مه پىكراوى به كارهيئنه ران توئيزينه وه ي به كاربه ريان گۆريوه له پلاتفورمه ئۆنلاينه كان، ئه مه ش كارىگهري به رچاوى له سه ر ههردو دانيشتوانى شار و لادىكان، و كه ساني داها ت بهرز و داها ت نزم هه بوه، به تايبه تي له نيو گه نجاني شارى سليمانى. توئيزينه وه كه ليكۆلينه وه له وه ده كات ئاخۆ كه سه كارىگه ره كان و قسه ي زاره كي ئه ليكترونى، به چ شيوازيك كارىگهري له سه ر نيه تي كرپني به كاربه ران داده نيت. ئه م توئيزينه وه يه ئه و بو شاييه پر ده كانه وه كه له ئه ده بياتي بازارگهري ههريمى كوردستاني عيراقدا هه يه. توئيزينه وه كه به كاربه راني ئۆنلاين ده كاته سامپلى به ئامانجگيراو كه توره كۆمه لايه تيه كان به كارد ههينن بو هه لسه نگاندى به ره هم و خزمه تگوزاريه كان. به به كارهيئاني ريبازي چه نديتي و به سوده رگرتن له پرسيارنامه يه كي ئۆنلاين به پتوه ري (پينج خالي ليكپرت). پرسياره كان ده رباره ي ديموگرافيا، كه سه كارىگه ره كان، وشه ي زاره كي ئه ليكترونى، ويناى براند و مه به ستى كرپن له خۆ ده گريت. كۆي گشتى 417 وه لامي دروست به به كارهيئاني شيوازي سامپلى ئاسوده كۆكراونه ته وه. شيكردنه وه ي داتاكان به به كارهيئاني سو فتوئيرى SPSS ئه نجامدرا. شيكاريه كان بريتيبون له ئامارى وه سفى، هه لسه نگاندى متمانه پيكردن، شيكردنه وه ي هاوپه يوه ندى، و شيكردنه وه ي چه مانه وه. ئه نجامه كان ده ريده خه ن كه متمانه ي كه سه كارىگه ره كان و وشه ي زاره كي ئه ليكترونى كارىگهري راسته وخويان له سه ر مه به ستى كرپن هه يه. به هه مان شيوازي له ريگه ي نيوه ندگيري ويناى برانده وه كارىگهري ناراسته وخويان له سه ر مه به ستى كرپن هه يه، ئه وه ش ئامازه يه به وه ي كه ده توان كارىگهري به رچاويان له سه ر تيگه يشتي به كاربه ر هه بيت و هه لسوكه وتي به كاربه ر به ره و كرپن و دلسۆزي به ن.

كليله وشه كان: متمانه ي كارىگه ره كان، وشه ي زاره كي ئه ليكترونى، ويناى براند، مه به ستى كرپن.

1. Introduction

The development of social networking platforms has significantly shaped consumer engagement with brands and purchasing processes (Chakraborty and Bhat, 2018). Platforms such as Facebook, Instagram, and TikTok are not only used for communication

nowadays, but also serve as key marketing spaces that influence consumers' perceptions (Al-Darraj, Al Mansour and Rezai, 2020). A major development within this environment is the emergence of social media influencers, who, due to their credibility, expertise, and attractiveness, can shape public opinion and consumer preferences (Sherbaz Khan, 2023). Meanwhile, electronic word of mouth (e-WOM)—consumer-generated content such as online reviews, ratings, and opinions has become a powerful alternative to traditional advertising, often being perceived as more trustworthy (Ngo *et al.*, 2024).

In this study, two main independent variables are emphasized: influencer credibility and electronic word of mouth. Both factors are widely acknowledged in marketing literature as influential in shaping consumer attitudes and purchase intentions. However, their joint impact in the context of developing economies such as the Kurdistan Region of Iraq (KRI), and specifically in Sulaymaniyah, remains unexplored. While global studies have confirmed their role in enhancing brand image and purchase behaviour (Nurhandayani *et al.*, 2019; Casaló, Flavián and Ibáñez-Sánchez, 2020; Sokolova and Kefi, 2020), there is still limited empirical evidence in the KRI. This knowledge gap provides the rationale for conducting this research.

Regarding the research problem, businesses in the Kurdistan Region often lack strategic use of digital marketing tools. Influencer marketing and e-WOM are widely practiced, but their effectiveness in influencing consumer behavior and purchase intention remains unclear, especially with the mediating role of brand image. There is a need to empirically test how these factors operate in Sulaymaniyah city, where social media use is high among younger consumers, but academic research is scarce.

The main objectives of this research project are to examine the effect of influencer credibility on purchase intention, to investigate the impact of electronic word of mouth (e-WOM) on purchase intention, and to test the mediating role of brand image in the relationship between influencer credibility, e-WOM, and purchase intention.

Considering the research gap, most existing studies have been conducted in developed countries, with few, if any, focusing on Iraq or the Kurdistan Region. Moreover, there are limited studies that integrate influencer credibility, e-WOM, and brand image into a single model within this context (Atika, Kusumawati and Iqbal, 2017; Nugroho, Rahayu and Hapsari, 2022). This study fills that gap by applying global theories in a local setting and generating new empirical insights.

This study is significant both theoretically and practically. Theoretically, it expands the application of source credibility theory, social influence theory, and brand equity theory to the context of the Kurdistan Region. Practically, it provides guidance for local businesses and marketers in Sulaymaniyah on how to effectively utilize influencers and encourage authentic electronic word of mouth (e-WOM) to strengthen brand image and increase consumer purchase intention.

2. Literature review and Theoretical Framework

2.1 Theoretical Framework

This study uses three key theories that explain how social media influencers and electronic word of mouth (e-WOM) have an impact on consumer behavior.

Source Credibility Theory (Hovland and Weiss, 1951) provides a foundation for understanding influencers' credibility. According to current study, the persuasiveness of a message depends significantly on the perceived credibility of its source. Influencers who are seen as trustworthy and expert are more likely to influence consumer attitudes and purchase intentions. (Ohanian, 1990) later expanded this model by introducing a new aspect, source attractiveness as a key dimension of influencers' credibility, highlighting the importance of visual appeal alongside expertise and trustworthiness.

Social Influence Theory explains how individuals' attitudes and behaviors are shaped by observing others, including peers and online communities. e-WOM, which contains consumer-generated reviews, ratings, and opinions, is a form of social influence that can strongly have an impact on consumer perceptions and decisions, often surpassing traditional advertising in reliability (Ngo *et al.*, 2024).

Brand Equity Theory emphasizes the value of brand image in consumer decision-making. A positive brand image develops purchase intention by increasing consumers' trust, loyalty, and perceived quality of a brand's products or services. In this study, brand image acts like a mediating variable, connecting influencer credibility and e-WOM to purchase intention (Casaló, Flavián and Ibáñez-Sánchez, 2020; Sokolova and Kefi, 2020)

2.2 Methodological Framework

Methodologically, this research adopts a quantitative survey design, guided by previous research in marketing and consumer behavior. The study variables including influencer credibility, e-WOM, brand image, and purchase intention are operationalized using validated scales. Data were collected from social media users in Sulaymaniyah, Kurdistan Region, Iraq, using non-probability sampling methods (convenience and snowball). This

methodological framework provides the basis for the overall research design, questionnaire development, data collection, and statistical analysis described in Section 3. By linking theory and methodology in this way, the study ensures that the research design directly tests the hypothesized relationships in the local context.

2.3 Influencers' Credibility:

Social media influencers are individuals with large followings on social media platforms such as Instagram, YouTube, Facebook, Twitter, Snapchat, or TikTok play a significant role in influencing consumer behavior through influencers' credibility and personal expertise (Lou and Yuan, 2019). Further, Abdul Aziz et al. (2023) discuss working in unique niches such as fashion, food, travel, and fitness. Brands increasingly collaborate with influencers, such as fitness experts and fashion influencers, to enhance brand visibility, trust, and authority (Brown and Hayes, 2008). Influencers not only create awareness but also foster direct interaction with consumers, allowing businesses to collect valuable feedback from customers (R.A.S.D.Rathnayake and V.G.P. Lakshika, 2023).

Influencer credibility has gained significant attention due to its impact on society and its importance in marketing, shaping consumer perceptions and behavior across various platforms. The credibility of influencers is determined by their trustworthiness, expertise, and attractiveness, all of which play a crucial role in influencing how consumers perceive and respond to their messages. In the study by (Sokolova and Kefi, 2020), the credibility of influencers is defined as the trustworthiness and credibility they convey when delivering a message to consumers or audiences, which can shape the perception of those audiences or consumers in terms of their purchase decision (Nurhandayani *et al.*, 2019). Moreover, it refers to the capability and skillful presentation of influencers to establish themselves as reliable and trustworthy to their audience or consumers (Abdul Aziz, Othman and Abdul Murad, 2023). Furthermore, influencer qualities include expertise, attractiveness, and trustworthiness (Sesar, Martinčević and Boguszewicz-Kreft, 2022). The number of followers can have a beneficial impact on an influencer's attractiveness, credibility, trustworthiness, and purchase intention. Like a snowball effect, followers share an influencer's content more frequently when they find it more appealing (Casaló, Flavián and Ibáñez-Sánchez, 2020).

Furthermore, the Source Credibility Theory (Hovland and Weiss, 1951) supports the concept of influencer credibility and it explains its effects on consumer behavior. It argues that the persuasiveness of a message depends largely on the perceived credibility of its

source, which provides the information. This theory was initially developed to understand the effects of communication on changing attitudes and persuading people, and is still practiced today. It originally identified expertise and trustworthiness as fundamental components of trustworthiness. (Ohanian, 1990) later expanded this model by introducing the source attractiveness model, highlighting the role of physical attractiveness or likability of a source in enhancing persuasion (R.A.S.D.Rathnayake and V.G.P. Lakshika, 2023).

Additionally, previous studies explain that Influencers become popular daily by gaining massive followers on social media platforms, whom they can influence (Kemeç and Fulya, 2021). In contrast, influencers' credibility refers to the character that is perceived as positive by the influencer and influences their receivers to accept their message (Ohanian, 1990). Source Credibility Theory is divided into three dimensions: Expertise, Attractiveness, and Trustworthiness. According to the Source Credibility Theory, individuals are more likely to be persuaded by credible sources (Hovland and Weiss, 1951).

Previous studies have shown that influencers' credibility significantly impacts the purchase intention of consumers (Ohanian, 1990; Saima and Khan, 2020; AlFarraj *et al.*, 2021; Kemeç and Fulya, 2021). These studies demonstrate that influencers with high credibility enhance consumer trust and increase the likelihood of purchase intention, as well as the possibility of further purchasing the promoted products or services. Furthermore, (Ohanian, 1990) stated that "research dealing with the interaction of source and audience characteristics (such as level of authoritarianism or issue involvement does not always report the greater effectiveness of higher-credibility sources."

Although previous studies provide valuable insights, most have been conducted in other countries. There is limited research examining how influencer credibility operates in the Kurdistan Region of Iraq (KRI), particularly in Sulaymaniyah. This study aims to address this gap by offering context-specific insights relevant to businesses, consumers, and researchers.

2.4 Electronic Word of Mouth:

Word of Mouth (WOM) is a traditional marketing communication strategy, and it has become essential in online marketing. Unlike traditional WOM, which occurs mainly among acquaintances, e-WOM often happens between strangers or anonymous users, making it more widespread but also dependent on credibility. Natural e-WOM is often seen as more trustworthy than paid promotions, which may harm credibility (Reimer and Benkenstein, 2016). This form of communication strongly shapes buyer behavior by offering reviews and

insights that reduce uncertainty and influence purchase decisions (Cahyanaputra, Jimmy and Annas, 2022). Its effects, however, varies by product type and consumer traits, for instance, research on video game players showed that e-WOM's influence varies depending on the product and the individual (Kudeshia and Kumar, 2017).

Electronic word of mouth (e-WOM) has been defined as a tool tied to online marketing and advertising that creates impressions supporting marketing goals (Kotler, Philip ; keller, 2019). It allows people to voluntarily share ideas, feelings, and opinions with a global network of Internet users about their experiences with a specific product or service of a particular brand. Experiences and information exchanges through blogs, chats, email, or social media platforms (Silvianita and Nursyabani, 2023). This efficient method of communication enables customers to share experiences directly and influence other consumers' perceptions of goods and services.

According to (Afifah, Worang and Arie, 2022), e-WOM affects purchase intention by describing how individuals change their attitudes or behaviors based on interactions with others. The Theory of Social Influence (Kelman, 2019) explains this process by explaining how people change their attitudes or behaviors based on interactions with others. Thus far, the theory suggests that satisfied or dissatisfied consumer's guide others by sharing experiences through e-WOM, such as reviews or expert opinions (Lee and Choeh, 2020). Several studies confirm a strong relationship between e-WOM and purchase intention. Guided by Social Influence Theory, studies have shown that e-WOM significantly affects consumer attitudes and purchase behavior (Jalilvand and Samiei, 2012; Kudeshia and Kumar, 2017; Cahyanaputra, Jimmy and Annas, 2022). For example, Kudeshia and Kumar (2017) found that positive hotel reviews improved consumer attitudes, whereas negative reviews had the opposite effect. Similarly, Jalilvand and Samiei (2012) reported that consumers perceive online reviews as trustworthy as official brand websites. Altogether, these findings suggest that electronic word of mouth decreases uncertainty, increases trust, and enhances purchase intention. However, not all findings are consistent. According to Zahrah, Muslichah, and Nazarie (2023) found no significant effect of e-WOM on purchase intention in their study, which indicates the need for more contextual research. Overall, this study views e-WOM as a rapidly growing communication mechanism that is crucial in the online marketplace. It significantly impacts purchase intention by bridging the gap between traditional recommendations and digital interactions. Credibility, trust, and active engagement with e-WOM content are essential to its effectiveness. Given the

limited number of studies in the Kurdistan Region, this study aims to fill this gap by examining the role of e-WOM and its implications for businesses seeking to enhance customer engagement and increase sales within this context.

2.5 Brand Image:

Brand image is defined as "a set of emotions associated with a particular brand" or "a set generally organised in a meaningful direction" (Meenaghan, 1995, p. 24). Furthermore, another definition introduces it as the reflection of a brand, and the perceptions in the minds of consumers about a brand are referred to as the brand image (Keller, 1993). It also represents a brand image as the target market's emotional and aesthetic perceptions of a product, whether favourable or unfavourable. In consumers' minds, brand images represent the symbolic meanings of particular attributes of products and services. The impact of a brand that consumers have created as their mental representation is reflected in brand perceptions. Therefore, consumers' associations of specific brands with genuine and affective perceptions can be characterised as images (ONURLUBAŞ, 2019).

In this study, brand image serves as the mediator between the dependent variable and the independent variables. Brand Equity Theory has been used as a cornerstone and the most suitable theory, this explanation directly based on the work of (Erdem and Swait, 1998), it is an idea that says it is a set of brand equity assets and liabilities correlated to a brand name and character, thus adding to or decreasing the value that a product or service provides. It was developed by (Aaker, 1992) the author who introduced the concept in his 1991 book "Managing Brand Equity (Aaker D A 1991 Managing brand equity Capitalising on the value of a brand name)". Additionally, the author notes that these assets and liabilities encompass brand loyalty, perceived quality, brand awareness, brand associations, and other proprietary brand assets. Therefore, this theory is appropriate since brand equity explains how brand image as a component of brand equity can mediate between influencers' credibility, electronic word of mouth, and purchase intention, also how it can analyse the relationship.

Several empirical studies have found that influencers' credibility and electronic word of mouth significantly impact on consumers' perceptions of brand image, and through this, it can mediate the relationship between independent variables and purchase intention across different cities, industries, and samples. For instance, studies (Atika, Kusumawati and Iqbal, 2017; Nugroho, Rahayu and Hapsari, 2022; Nursyabani and Silvianita, 2023; Younus and Anjum, 2023; Sari and Praswati, 2024) highlighted that brand image can

mediate the effects of influencers' credibility and electronic word of mouth on consumer behavior, showing how influencers' credibility influences consumers' perceptions of the brand, and electronic word of mouth signifies the impact on consumers' purchase intention. Thus, in this research context, the brand image tends to mediate the relationship between Influencers' credibility and purchase intention. Importantly, it is assumed that influencers' credibility and electronic word of mouth enhance brand image. Furthermore, brand image acts as a mediator, empowering the effect of these independent variables on consumers' purchase intentions.

Although these studies demonstrate the importance of brand image, most have been conducted in developed countries. There is still a lack of research in the context of the Kurdistan Region of Iraq, particularly regarding how influencer credibility and online word-of-mouth influence brand image and purchase intention together. There is a lack of studies that have tested these variables in a single model in this region.

This study aims to fill this gap by examining the mediating role of brand image in the relationship between influencer credibility, online word-of-mouth, and consumer purchase intention in Sulaymaniyah. By focusing on the local population, this research will enable businesses and marketers to understand how to establish a strong brand image through effective social media strategies. It also aims to contribute to academic knowledge by applying well-known marketing theories to a new regional context.

2.6 Purchase Intention:

Purchase intention is referred to the probability of attempting to purchase a product when consumers receive an advertising message (Dodds, Monroe and Grewal, 1991). However, in contemporary contexts, as time is passing rapidly, and the Internet has become an integral part of our daily activities; the definitions have evolved. According to (Ahmad Tajuddin *et al.*, 2020), purchase intention is "an individual's conscious plan to try to purchase a brand". The author found that product acceptance and purchase intentions are not always the same as the actual purchase decision, as many factors can have influence on the decision or purchase intention (Tajuddin *et al.*, 2018).

Additionally, based on the current understanding, purchase intention reflects consumers' strategic and planned desire to purchase a product, influenced by several factors such as conventions and social norms (Haque *et al.*, 2015). It refers to the probability of a subsequent purchase if the consumer encounters a particular product or service, reflecting the thought process that goes into the purchase decision. Important indications of

purchase intention include elements such as buyer inclination, interest, willingness to purchase, and ability to complete the transaction. It is a critical decision-making stage that affects actual buying behavior (Kemeç, 2020).

Several theories explain purchase intention and provide a comprehensive understanding of the term. However, the theory of planned behaviour is one of the most relevant and widely used theories, first developed by Ajzen in 1991, as mentioned in his article (Ajzen, 1991) and many other studies. The Theory of Planned Behaviour (TPB) is a leading framework in marketing communication and consumer behaviour. Purchase intention in this context is defined as the probability that a consumer will choose to buy a product or service from a particular brand (Li *et al.*, 2022). In this study, TPB is utilized to explain how consumers in Sulaymaniyah City shape purchase intentions when exposed to social media marketing. Particularly, it offers the theoretical foundation for testing how e-WOM shapes attitudes and how these attitudes are reinforced by brand image as a mediating factor.

There is a strong linkage between these variables, as the Theory of Planned Behavior suggests that consumers' intentions to act are shaped by three main factors: their attitudes towards the action, social norms, and perceived control over the behavior (Ajzen, 2020). According to the TPB, a consumer's evaluation of a purchase, whether positive or negative, can influence their purchase intention. Furthermore, several factors can influence purchase intention; nevertheless, this study focused on three key factors: the independent variables (credibility of influencers and electronic word of mouth) and the mediator (brand image).

By applying TPB in this way, the study translates theory into practice, using a global behavioral framework to analyse consumer decision-making in the local context of Sulaymaniyah by guiding the design of this study organizing the structure of the questionnaire items to measure consumer' attitudes, the influencer of social factors such as, e-WOM, and the role of brand image in shaping purchase decisions, approach ensures that the theoretical framework directly informs both data collection and interpretation of the results.

Finally, this study investigates purchase intention as an outcome of the independent variables (e-WOM and influencer credibility), mediated by brand image. Conducted in the Kurdistan Region, specifically in Sulaymaniyah, the study aims to provide new insights into digital marketing practices for brands and companies, as well as consumer decision-making processes in a developing market context.

2.7 Conceptual Framework and Hypothesis Development:

This section presents the hypotheses based on previous studies and theories, as well as the conceptual framework (model), which illustrates the proposed relationships among the variables. Figure X illustrates the direct and indirect relationships between influencer credibility, e-WOM, brand image, and purchase intention.

Hypothesis Development:

H1: Influencers' credibility significantly impacts Purchase Intention.

H2: e-WOM has a significant impact on purchase intention.

H3: Brand image significantly impacts Purchase Intention.

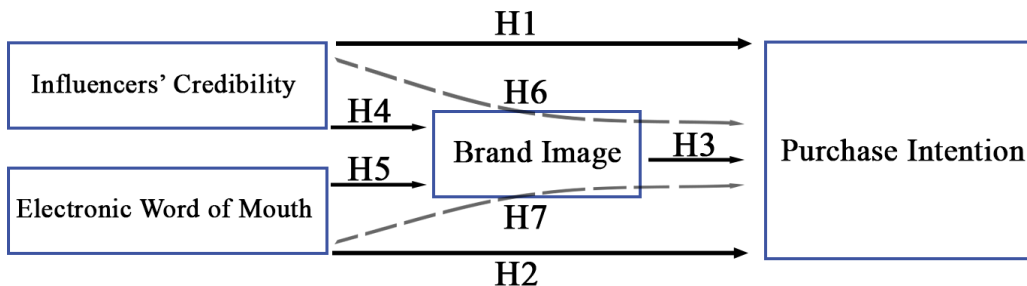
H4: Influencers' credibility significantly impacts Brand Image.

H5: e-WOM has a significant impact on brand image.

H6: Brand Image mediates the relationship between Influencers' Credibility and Purchase Intention.

H7: Brand Image mediates the relationship between Electronic Word of Mouth and Purchase Intention.

Conceptual Framework



3. Research procedure and methodology

3.1 Research sample

This study utilized a non-probability sampling method, particularly convenience and snowball sampling, to select participants from social media network users in Sulaymaniyah, Kurdistan Region, Iraq. A total of 417 online respondents who evaluate products and services on social media participated, ensuring statistically significant results. The questionnaire was translated into Kurdish for clarity, which enabled the respondents to fully understand the questions and answer them freely without errors or biases.

Data collection occurred from 18 April to 1 July 2025, using an online questionnaire with five main sections. The first section asks whether participants live in Sulaimani and use social media to make purchase decisions. The second section covers demographics,

including residence, gender, age, education, occupation, and income. The remaining sections discuss the credibility of influencers, electronic word of mouth, the intervening variable, purchase intention, as well as the dependent variable of the study.

The statement was designed for the participants to be graded using a 5-point Likert scale in the questionnaire. The key points in the scale are “Strongly Disagree” (5), “Disagree” (4), “Neutral” (3), “Agree” (2), and “Strongly Agree” (1).

3.2 Methodology

This research employed a quantitative survey approach to investigate the relationship between influencer credibility, eWOM, brand image, and consumer purchase intention in Sulaymaniyah, the Kurdistan Region of Iraq.

A structured online questionnaire with 39 questions was created and shared via Google Forms. It was sent on social media platforms like Facebook, Instagram, WhatsApp, Telegram, and Viber to reach people who follow influencers and engage with brands. The questionnaire was constructed in English and then translated into Kurdish for local participants. Before collecting all the data, a pilot test was conducted with 30 respondents to check whether the questions were clear and reliable. A non-probability sampling method, including convenience and snowball sampling methods, was used to easily find suitable respondents in Sulaymaniyah.

The study used a deductive approach, relying on established theories and hypotheses about the relationships between the study's variables. Furthermore, the gathered data have been analyzed using SPSS 25 and Micro Analysis, installed on the SPSS software, to ensure the accuracy and validity of the research findings. Various statistical techniques have been used, including descriptive statistics for summarizing the data. Furthermore, the study adopted an analytical approach, which was used to apply techniques such as factor analysis, reliability analysis, inferential statistics, and mediation analysis. The study also adhered to ethical principles, ensuring that participation was voluntary and that respondents were informed that their answers would remain anonymous. Furthermore, no personal or sensitive information was collected.

3.3 Problem statement:

In Sulaymaniyah, Kurdistan Region of Iraq, social media networks are widely used, significantly impacting consumer behavior. However, several problems exist:

- Slow e-commerce adoption: Compared to the global market, the use of online shopping and digital marketing in the Kurdish community is increasing but remains underdeveloped.

- Research gap: Academic studies in the Kurdistan Region related to the current research model are limited.
- Practical uncertainty: Businesses lack evidence on how influencer credibility and e-WOM shape consumers' purchase intentions in the local market.
- Marketing Challenge- Without a clear insight, companies and firms struggle to design efficient social media marketing strategies tailored to local consumers.

3.4 Research Importance:

For Academics:

- Expands literature on influencer marketing and purchase intention in Iraqi Kurdistan.
- Applies established theories (Source Credibility, Social Influence, Brand Equity, TPB) in a new context.
- Provides a model that future researchers can adapt and extend with new variables, mediators, and moderators.

For Practitioners:

- Helps businesses in Sulaymaniyah identify credible influencers with real impact on purchase intention.
- Offers insights into encouraging positive e-WOM and strengthening brand image.
- Supports marketers in designing more effective, trust-based social media strategies.

3.5 Research questions:

This section provides the key research questions in the framework of this study:

- Does Influencers' Credibility Impact Consumers' Purchase Intention in Sulaymaniyah City in the Kurdistan Region of Iraq?
- Does the Electronic Word of Mouth impact consumers' Purchase Intention in Sulaymaniyah City in the Kurdistan Region of Iraq?
- Does Influencers' Credibility Impact Brand Image?
- Does Electronic Word of Mouth Impact Brand Image?
- Does Brand Image Impact Consumers' Purchase Intention in Sulaymaniyah City in the Kurdistan Region of Iraq?
- Does Brand Image mediate the relationship between Influencers' Credibility and consumers' Purchase Intention in Sulaymaniyah City in the Kurdistan Region of Iraq?
- Does Brand Image mediate the relationship between Electronic Word of Mouth and consumers' Purchase Intention in Sulaymaniyah City in the Kurdistan Region of Iraq?

3.6 Research objectives:

- Investigate how Influencers' Credibility impacts Purchase Intention.
- Investigate how Electronic Word of Mouth (e-WOM) impacts Purchase Intention.
- Investigate how Brand Image impacts Purchase Intention.
- Investigate how Influencers' Credibility impacts Brand Image.
- Investigate how Electronic Word of Mouth impacts Brand Image.
- Investigate whether Brand Image mediates the relationship between Influencers' Credibility and Purchase Intention.
- Investigate whether Brand Image mediates the relationship between Electronic Word of Mouth and Purchase Intention.

3.7 Statistical methods, analysis findings, and hypothesis testing

The statistical analysis for this research project used SPSS version 25 and Microsoft Excel for data analysis and hypothesis testing. The data were coded, tabulated, and organized for descriptive analysis. Before distributing the questionnaire, the study employed Cronbach's Alpha to assess the reliability of the items by measuring their internal consistency.

The statistical procedure that was applied to determine the results of the present study included:

1. Pilot study – used to test the validity, reliability, and scales before the full-scale data collection
2. Alpha-Cronbach – used for testing the reliability of the questionnaire.
3. Descriptive statistical data analysis, such as frequency, percentage, mean, standard deviation, and relative importance.
4. Inferential data analysis includes Spearman rank correlation, regression models, multiple regression models, and mediation analysis.
5. The significance level of all statistical procedures was determined at (F test), $P < 0.000$.
6. There are criteria of the probability level of determining significance of the test: P-value as:
7. Highly significant ($P < 0.001$)
8. Significant ($P < 0.05$)
9. Non-significant ($P > 0.05$)
10. Very highly significant ($P < 0.000$)

3.8 Reliability of questionnaire

Cronbach's alpha test is a measure of internal consistency, often used to assess the reliability of a questionnaire. This measure indicates how closely a set of items correlates together as a whole, if they can be considered a single construct. A higher alpha value (usually closer to 1) indicates higher reliability, measuring how consistently the items in a scale or test assess the same underlying concept.

Table 1: Reliability

Variables	N. of class	Alpha Cronbach's
Influencers' Credibility	9	0.883
Electronic Word of Mouth	8	0.821
Brand Image	8	0.847
Purchase Intention	7	0.883
Total	32	0.846

The table indicates that Cronbach's Alpha is 0.846, a high value. This means the data is behaving well. Cronbach's Alpha measures how much the average variance of four factors compares to the total variance of the scale. As indicated by the value of 0.846. However, if Cronbach's Alpha is below 0.6, it means the data is poor or unacceptable.

3.9 Part one: Demographic variables

Table 2: Demographic data

Variables	Frequency	%
Are you a resident of Sulaimani? And you use social networks to gather information before buying a (product/service)		
Yes	417	100.0
No	0	0.00
Place of Residence		
Sulaimani-Urban	334	80.1
Sulaimani-Rural	83	19.9
Gender		
Male	104	24.9
Female	313	75.1
Age		
18-24	146	35.0
25-31	127	30.5
32-38	92	22.1
39-45	37	8.9
greater than 45	15	3.6
Level of education		
No Formal Education	16	3.8

High School or less	60	14.4
Diploma	75	18.0
Bachelor	199	47.7
High Diploma	15	3.6
Master	35	8.4
Doctorate	17	4.1
Occupation		
Unemployed	114	27.3
Student	98	23.5
Employee	110	26.4
Business Owner	95	22.8
Family monthly income		
Less than 500000 ID	87	20.9
Between 500000 and 1000000 ID	170	40.8
Between 1000000 and 1500000 ID	94	22.5
More than 1500000 ID	66	15.8

In terms of the demographics, the table above shows that most participants live in urban areas, with nearly four times as many as those in rural areas. Females are about three times more likely than males. The age group was mostly comprised of participants aged 18-24, followed by those aged 25-31. Many held a bachelor's degree, followed by a diploma. Most were non-employees, and the difference in occupation levels was small. For family income, many fell within 500000 to 1000000 ID, then between 1000000 and 500000 ID, from a total of 417 participants.

3.10 Part two: Description of variables

In this section, the responses of the participants' opinions about the (Influencers' Credibility, Electronic Word of Mouth, Brand Image, and Purchase Intention) variables are presented and analyzed according to the results of the analysis with the appropriate program, related to the means, standard deviations, and relative importance.

1- Influencers' Credibility

Table 3: Description of variables

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	RI
X1	Freq.	15	26	116	164	96	3.72	1.003	0.74
	Ratio	3.6	6.2	27.8	39.3	23			
X2	Freq.	18	39	107	183	70	3.59	1.013	0.72
	Ratio	4.3	9.4	25.7	43.9	16.8			
X3	Freq.	21	47	126	153	70	3.49	1.056	0.70
	Ratio	5	11.3	30.2	36.7	16.8			

X4	Freq.	20	33	85	184	95	3.72	1.051	0.74
	Ratio	4.8	7.9	20.4	44.1	22.8			
X5	Freq.	23	38	91	180	85	3.64	1.075	0.73
	Ratio	5.5	9.1	21.8	43.2	20.4			
X6	Freq.	13	29	65	205	105	3.86	0.975	0.77
	Ratio	3.1	7	15.6	49.2	25.2			
X7	Freq.	21	65	86	165	80	3.52	1.118	0.71
	Ratio	5	15.6	20.6	39.6	19.2			
X8	Freq.	14	56	80	174	93	3.66	1.069	0.73
	Ratio	3.4	13.4	19.2	41.7	22.3			
X9	Freq.	8	33	71	194	111	3.88	0.956	0.78
	Ratio	1.9	7.9	17	46.5	26.6			
Total	Freq.	153	366	827	1602	805	3.68	1.035	0.74
	Ratio	4.125	10.2	21.313	43.1	21.26			

In Table 3, the descriptive results indicate that participants generally perceive influencers as credible. The highest mean (3.88) was for reviews by someone with a good style, suggesting that presentation and communication skills increase credibility. The lowest mean (3.49) was for honest reviews, which still shows moderate agreement among participants. Overall, with a total mean of 3.68 and a relative importance of 0.74, most participants “Agree” or “Strongly Agree” that influencer credibility affects their perceptions. This supports the hypothesis (H1) that influencer credibility positively influences consumers’ purchase intention, as respondents tend to trust influencers when making purchase decisions.

2- Electronic Word of Mouth

Table 4: Description of variables

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	RI
X1	Freq.	5	13	39	213	147	4.16	0.809	0.83
	Ratio	1.2	3.1	9.4	51.1	35.3			
X2	Freq.	5	15	49	207	141	4.11	0.835	0.82
	Ratio	1.2	3.6	11.8	49.6	33.8			
X3	Freq.	24	62	114	137	80	3.45	1.13	0.69
	Ratio	5.8	14.9	27.3	32.9	19.2			
X4	Freq.	5	21	53	229	109	4	0.836	0.8
	Ratio	1.2	5	12.7	54.9	26.1			
X5	Freq.	8	28	41	240	100	3.95	0.882	0.79
	Ratio	1.9	6.7	9.8	57.6	24			
X6	Freq.	20	54	82	177	84	3.6	1.092	0.72
	Ratio	4.8	12.9	19.7	42.4	20.1			
X7	Freq.	26	73	63	156	99	3.55	1.204	0.71

	Ratio	6.2	17.5	15.1	37.4	23.7			
X8	Freq.	13	32	55	199	118	3.9	0.998	0.78
	Ratio	3.1	7.7	13.2	47.7	28.3			
Total	Freq.	106	298	496	1558	878	3.84	0.97325	0.77
	Ratio	3.175	8.925	14.875	46.7	26.313			

Table 4 above shows that participants generally selected “Agree” or “Strongly Agree” for e-WOM items, with the highest mean (4.16) for reading other consumers’ reviews before purchase. This indicates that consumers rely heavily on online reviews when making decisions. The lowest mean (3.45) is for trusting information from online consumers’ reviews, indicating some caution but has moderate trust. The overall mean of 3.84 and RI of 0.77 demonstrate that e-WOM plays a significant role in shaping consumers’ perceptions and behavior, confirming H2 that e-WOM positively affects purchase intention.

3- Brand Image (Mediator)

Table 5: Description of variables

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	RI
X1	Freq.	10	35	64	214	94	3.83	0.951	0.77
	Ratio	2.4	8.4	15.3	51.3	22.5			
X2	Freq.	8	26	75	219	89	3.85	0.892	0.77
	Ratio	1.9	6.2	18	52.5	21.3			
X3	Freq.	7	17	49	230	114	4.02	0.84	0.80
	Ratio	1.7	4.1	11.8	55.2	27.3			
X4	Freq.	16	39	80	184	98	3.74	1.04	0.75
	Ratio	3.8	9.4	19.2	44.1	23.5			
X5	Freq.	6	36	75	198	102	3.85	0.937	0.77
	Ratio	1.4	8.6	18	47.5	24.5			
X6	Freq.	10	33	99	195	80	3.72	0.942	0.75
	Ratio	2.4	7.9	23.7	46.8	19.2			
X7	Freq.	12	33	71	203	98	3.82	0.975	0.77
	Ratio	2.9	7.9	17	48.7	23.5			
X8	Freq.	14	33	70	198	102	3.82	0.99	0.76
	Ratio	3.4	7.9	16.8	47.5	24.5			
Total	Freq.	83	252	583	1641	777	3.83	0.947125	0.77
	Ratio	2.4875	7.55	17.475	49.2	23.29			

The results in Table 5 show that participants generally agreed or strongly agreed with statements related to brand image. The highest mean score (4.02) was associated with items indicating that brands receiving positive reviews from both influencers and consumers strengthen brand identity. The lowest mean score (3.72) was related to

perceptions of brand stability in the market, which still indicates a moderate level of agreement.

The overall mean (3.83) and relative importance (RI = 0.77) indicate that brand image is perceived positively by participants and is likely to mediate the relationship between influencer credibility, electronic word of mouth (e-WOM), and purchase intention, which supports the study's conceptual framework.

4- Purchase Intention

Table 6: Description of variables

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	RI
X1	Freq.	15	24	67	197	114	3.89	0.989	0.78
	Ratio	3.6	5.8	16.1	47.2	27.3			
X2	Freq.	19	35	74	198	91	3.74	1.037	0.75
	Ratio	4.6	8.4	17.7	47.5	21.8			
X3	Freq.	4	22	46	213	132	4.07	0.849	0.81
	Ratio	1	5.3	11	51.1	31.7			
X4	Freq.	17	45	71	202	82	3.69	1.035	0.74
	Ratio	4.1	10.8	17	48.4	19.7			
X5	Freq.	8	21	51	240	97	3.95	0.854	0.79
	Ratio	1.9	5	12.2	57.6	23.3			
X6	Freq.	11	18	61	212	115	3.96	0.913	0.79
	Ratio	2.6	4.3	14.6	50.8	27.6			
X7	Freq.	7	14	62	216	118	4.02	0.848	0.80
	Ratio	1.7	3.4	14.9	51.8	28.3			
Total	Freq.	81	179	432	1478	749	3.90	0.93	0.78
	Ratio	2.79	6.14	14.79	50.63	25.67			

Table 6 shows that participants generally agreed or strongly agreed concerning purchase intention. The highest mean (4.07) was for feeling comfortable purchasing when both influencers and consumers review the brand positively, showing strong consumer confidence. The lowest mean (3.69) was for trusting a brand more if consistently recommended, still indicating moderate agreement. With an overall mean of 3.90 and RI of 0.78, the results suggest that positive influencer credibility, e-WOM, and brand image enhance consumers' intention to purchase, supporting the study's hypotheses and indicating the practical relevance of these variables for marketers.

3.11 Part three: Analyzing the study model and testing its hypotheses

This section aims to test the main hypotheses of the study statistically and analyse its model to identify the correlation and regression between its variables, and verify the validity of the assumptions, as follows:

Table 7: Correlation between variables

Independent variables	Purchase Intention		
	Correlation	Sig. 1-tailed	Sample
Influencers' Credibility	0.484	0.000	417
Electronic Word of Mouth (e-WOM)	0.600	0.000	417
Brand Image	0.668	0.000	417

*The level of significance at level 0.05

*There is a relationship between the statistical function between variables

The correlation analysis shows significant positive relationships between all independent variables and purchase intention. Influencer credibility correlates at 0.484, e-WOM at 0.600, and brand image at 0.668, all with p-values < 0.05. These results confirm H1, H2, and H3, showing that respondents who perceive influencers as credible, rely on online reviews, and view brands positively are more likely to intend to purchase. This supports the conceptual framework and indicates that these factors play important roles in consumer decision-making in Sulaymaniyah. Therefore:

Hypothesis 1 (Influencers' Credibility & Purchase Intention):

The correlation coefficient is 0.484 with a significance level of 0.000 (< 0.05), indicating a significant positive relationship. Thus, H1 is accepted, and the null hypothesis is rejected.

Hypothesis 2 (e-WOM & Purchase Intention):

A coefficient of 0.600 and a significance level of 0.000 (< 0.05) confirm a significant positive relationship. Therefore, H2 is accepted.

Hypothesis 3 (Brand Image & Purchase Intention):

With a coefficient of 0.668 and a significance level of 0.000 (< 0.05), a strong positive correlation is observed. H3 is accepted.

3.12 Test hypotheses of the impact of the study variables

Analyzing the regression and mediation analysis between influencers' credibility, electronic word of mouth, brand image, and purchase intention.

Regression analysis between independent variables and the dependent variable (influencers' credibility, e-WOM, and brand image with purchase intention)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.847	.153		5.537	.000
H1 Influencers' Credibility	.092	.038	.104	2.420	.016
H2 Electronic Word of Mouth	.272	.046	.269	5.842	.000
H3 Brand Image	.437	.049	.436	8.916	.000

The regression analysis shows that the independent variables (influencer credibility and electronic word of mouth [e-WOM]) and the mediating variable (brand image) have a significant direct impact on the dependent variable, purchase intention.

In particular, influencer credibility has a positive but relatively weaker effect ($\beta = 0.104$, $p = 0.016$), indicating that while credibility matters, its impact is smaller compared to the other variables. Electronic word of mouth (e-WOM) shows a moderate effect ($\beta = 0.269$, $p < 0.001$), highlighting the importance of online consumer reviews in shaping purchasing decisions. Brand image has the strongest effect ($\beta = 0.436$, $p < 0.001$), indicating that consumers' perceptions of a brand play the most significant role in influencing purchase intention.

These results support H1, H2, and H3, and emphasize that while all three variables are important, strengthening brand image and fostering positive e-WOM are particularly crucial for influencing consumer behavior.

Table 9

Table 9 presents a regression analysis using a bootstrapping test (T-test) to examine the direct impact of independent variables on the mediator, as well as the indirect impact of independent variables and the mediator on purchase intention.

Direct analysis		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	LLCI	ULCI
		B	Std. Error	Beta				
H4	IC on BI	.504	.036	.569	14.765	.000	.433	.574
H5	e-WOM on BI	.646	.038	.641	17.031	.000	.571	.720
Indirect analysis		Unstandardized Coefficients		Standardized indirect impact	Sig	LLCI	ULCI	
		impact	Boot. SE					
H6	Indirect IC through BI on PI	.293	.036	.330	Sig. impact	.227	.367	
H7	Indirect e-WOM through BI on PI	.311	.044	.309	Sig. impact	.227	.403	

As shown in table 9, we observe that influencer credibility has a significant effect of 0.504 on the mediating variable (brand image), as the significance value is less than 0.05, indicating that H0 is rejected and H4 is accepted. The standardized coefficient is 0.569. Similarly, e-WOM has a significant effect of 0.646 on the mediating variable (brand image), as the significance value is less than 0.05, indicating that H0 is rejected and H5 is accepted. The standardized coefficient for e-WOM is 0.641.

Further, in the second model, which illustrates the indirect effect of influencer credibility on purchase intention through brand image, the indirect effect is 0.293, indicating a significant impact on purchase intention, as zero does not fall between the LLCI and ULCI, indicating that H0 is rejected and H6 is accepted. Furthermore, the second path, which represents the indirect effect of e-WOM on purchase intention through brand image, is 0.311, also indicating a significant impact on purchase intention, as zero does not fall between the LLCI and ULCI. This result also indicates that H0 is rejected and H7 is accepted. These procedures are based on bootstrapping, with the confidence level for all confidence intervals in the output set at 95.0000 and the number of bootstrap samples for percentile bootstrap confidence intervals set at 5,000.

The mediation analysis demonstrates that brand image, as the mediator, is not only influenced by influencer credibility and e-WOM but also acts as a pathway that strengthens their indirect effect on purchase intention. This shifts the understanding from simply recognizing that influencer credibility and e-WOM matter to explaining how they matter through the development of a strong brand image. For the current research project, this analysis is further strengthened by confirming that brand image is a key mechanism that marketers should leverage to translate influencer credibility and online reviews into actual consumer behavior.

4. Discussion

This study examined the influence of influencers' credibility and electronic word of mouth (e-WOM) on purchase intention, mediated by brand image, leveraging the significance of social media and online communication platforms. In Kurdistan, similar to other regions and countries, this model is employed, although people are generally unaware of the process and are unconsciously influenced by the factors. This study aimed to delve deeper and gain a better understanding of the model's significance in influencing consumers. Furthermore, it has been found that independent variables effectively influence purchase

intention both directly and indirectly through brand image, which serves as the study's mediator.

Previous studies from the Middle East support these findings. (Yulizar, Usman and Krissanya, 2024) found that influencer credibility and e-WOM have a significant impact on brand image and purchase intention among Gen Z consumers of skincare products. Similarly, (Jalilvand and Samiei, 2012) confirmed the substantial impact of e-WOM on brand image and purchase decisions in Iran's automobile industry. (Mabkhot, Isa and Mabkhot, 2022) demonstrate that influencer credibility directly enhances consumer purchase intention in Saudi Arabia. These studies strengthen the conclusion that both influencer credibility and e-WOM, through brand image, shape consumer behavior in digital environments.

The results suggest that when consumers perceive an influencer they follow as honest, knowledgeable, and competent in their field, they are more likely to develop positive attitudes toward brands that are promoted or reviewed, which increases their purchase intention. Similarly, electronic word of mouth (e-WOM), which includes online consumer reviews, recommendations, and shared experiences among consumers, has been shown to shape consumer perceptions and increase trust in brands, suggesting that both variables influence consumer decision-making. In the same vein, brand image as a mediator confirms that the two independent variables, through their impact on brand image, have a stronger influence on customers' purchase intentions.

5. Benefit and Novelty:

The results contribute to the study by explaining how the independent variables, influencer credibility and e-WOM, shape purchase intention through the mediating variable (brand image), offering actionable insights for marketers in Sulaymaniyah, Kurdistan Region of Iraq. The originality lies in empirically confirming this mediation in the local context, offering both practical insights for businesses and contributing new evidence to the marketing literature. Furthermore, this finding has practical implications for brands, companies, and manufacturers, as well as for consumers, increasing their awareness of these factors and how to trust and rely on online reviews and influencers. This impact is supported by data and statistical analysis presented in the study, in addition to established theories in the literature.

6. Conclusion:

This study investigated the impact of influencer credibility, the first independent variable, and electronic word of mouth (e-WOM), the second independent variable, on purchase intention, considering the mediating role of brand image among social media users who review or evaluate products or services in the Kurdistan Region. The results showed that both independent variables, influencer credibility and e-WOM, have a statistically significant impact on consumers' purchase intention, which is the dependent variable, highlighting the importance of these digital factors in shaping customer behavior.

The data confirm that when influencers are perceived as credible through credibility, expertise, and attractiveness they help to increase consumers' interest and trust in a particular brand. Similarly, positive e-WOM, such as online reviews and recommendations, influences how consumers evaluate products and services before making a purchase decision. These results align with previous research (Ohanian, 1990; Cheung and Thadani, 2012), which reinforces the significance of online influence in marketing.

Notably, brand image plays a significant mediating role, strengthening the impact of both influencers' credibility and e-WOM on purchase intention. This clarifies that there are higher possibilities consumers transact when they not only trust the information source but also develop a favorable perception of the brand itself. This is consistent with brand equity theory, which emphasizes that a strong brand image leads to greater consumer response and relates to the theory of planned behavior (TPB), which explains how attitudes and perceptions guide intentions. These findings offer practical implications for both businesses and consumers in the Kurdistan Region. Developing effective partnerships with trusted influencers and encouraging authentic user-generated content can boost brand perception.

Practical Suggestions:

1. Develop partnerships with trusted influencers to enhance brand credibility.
2. Encourage authentic user-generated content and positive online reviews.
3. Invest in building a strong brand image to amplify the effect of digital marketing efforts.

7. Results:

The findings show that both influencer credibility and electronic word of mouth (e-WOM) significantly impact on purchase intention. Influencer credibility affects consumers' perceptions of the brand both directly and indirectly, but its effect is less significant

compared to the other variables, while e-WOM demonstrates both direct and indirect effects through brand image in a strong manner. Brand image plays a significant mediating role in this model, amplifying the impact of influencer credibility and e-WOM on consumers' purchase intention. Among the variables, brand image has the most decisive impact, followed by e-WOM and then influencer credibility. These findings confirm that consumers in the Kurdistan Region are influenced not only by information sources but also by their perceptions of the brand itself.

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