



A Study on the Effect of Influencer Characteristics on Customer Loyalty

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Abstract

Purpose: The purpose of this study is to analyze the effect of attributes of online influencers on customers royalty mediated brand image and impulse buying. **Research design, data and methodology:** To conduct this study, a survey of 521 online user who experienced online shopping. **Results:** The empirical analysis results are as follows. First, among the influencer attributes, attractiveness, reliability, and expertise all had a significant positive effect on the brand image. Second, among the influencer attributes, only attractiveness had a significant positive influence on Purchase Intention. Third, the brand image had a significant positive influence on Purchase Intention. Fourth, while the influencer attributes did not have a significant influence on customer loyalty, brand image and Purchase Intention a significant positive influence on it. **Conclusions:** Among the influencer attributes, attractiveness and reliability had a significant positive mediating effect on customer loyalty through brand image, but the influencer attribute had no significant mediating effect through Purchase Intention. The influencer attribute had a significant positive mediating effect through brand image and Purchase Intention.

Keywords : Influencers, Brand image, Purchase Intention, Customer Loyalty

JEL Classification Codes : M30, M31, M32

1. Introduction

Influencer marketing is emerging as one of the biggest topics in the marketing industry recently. With the advent of SNS and smartphones, most people are doing SNS activities with smartphones without time and space restrictions. Therefore, communication channels with consumers are rapidly moving from broadcasting and newspapers to various SNS channels and video media such as YouTube, Facebook, Twitter, and Instagram. Influencer marketing is the most prominent in the process of changing the digital marketing environment.

Influencer is a newly coined term that has a great

influence on SNS users, including consumers, and is a person who provides various messages and information to consumers (Son & Kim, 2017). In the existing legendary channel, only a few stars or professional advertising models, such as celebrities, were used to promote their products or services, but now anyone who is interested in the general public or has the ability to provide necessary information can use SNS to provide useful advertising. In other words, influencer continuously supplies new content on SNS with differentiated spontaneity and creativity, and communicates attractively with its SNS users with empathy, friendliness, or usefulness through various storytelling (Son & Kim, 2017). As a result, online influencers are expanding their

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influence in various fields, playing a big role in content distribution as an influential producer in the content ecosystem.

2. Theoretical Background

2.1. Influencer

Influencer is literally an influencer. Prior to the emergence of the concept of influencer, a similar concept is Lazarsfeld (1940)'s 'opinion leader' (Evans, Phua, Lim, & Jun, 2017). He said that information propagated from the media was received by a small number of active recipients and then sent this message to other recipients, affecting their decision-making and behavior, and at the same time referred to the sender as an opinion leader. In other words, in terms of marketing, it can be said that they are consumers who actively engage in word of mouth. With the recent increase in SNS users, more and more companies are trying to promote brands using SNS and sell brand products and services, and a kind of reviewer that can review the company's brand products is called influencer (Evans et al, 2017). In other words, in terms of marketing, influencer can be interpreted as an influential person who can influence the beliefs or attitudes of consumers or users on SNS and lead to purchasing behavior (Hawkins, Best, & Coney, 1992).

2.2. Brand Image

Brand image refers to the overall impression that consumers have of a brand, and various associations related to the brand are combined to form a single attribute, thereby creating an overall impression (Aaker, 1997). The brand image is a type of emotion felt by consumers and a collection of beliefs, and it can be said that it is a consumer perception as a association by combining various elements and information about the brand. The reason why the brand image is important is that it is one of the important factors that serve as the standard for products purchased by consumers (Ji, 2013). This phenomenon becomes more likely in the case of so-called 'luxury' products. Brand image is an important factor in representing the value of the brand, not just visual image delivery, because it gives customers confidence and expectations for the brand, but also reflects the buyer's expectations (Kang, 2011). In response, companies are trying to re-publicize consumers with brand reliability, scarcity, and familiarity by enhancing their brand image for their products or services (Erdem & Swait, 1998; Laroche, Kim, & Zhou, 1996).

2.3. Brand Awareness

Brand awareness (also known as brand awareness) refers to the ability of a potential buyer to re-recognize or recall a particular brand in a product category. Here, re-recognition refers to the process of checking whether a given information is in memory, that is, presenting an object in memory and withdrawing situational elements related to past events or experiences. Recollection means that customers reproduce memories of objects experienced or learned in the past (Thomson, MacInnis, & Whan Park, 2005). It is rare to make purchase decisions without brand recognition, and almost all metering techniques that predict the success of new products treat brand recognition as an important variable. Furthermore, brand recognition can create familiarity and favorability, and this favorable sentiment leads to trust in companies and products (Aaker & Equity, 1991). In the end, the establishment of high brand awareness becomes an essential condition for the formation of brand power and brand assets. (Aaker & Equity, 1991) said, "Brand recognition ranges from the vague sense that a brand is known to be recognized or reminded by potential buyers of which brand clearly belongs to which product category, to the belief that it is the best in its product class. In addition, it was considered that it could be expressed (modelled) at three very different levels: continuous recognition, recall, and top of mind. Here, the auxiliary recognition is a measure of familiarity that reflects the results of past brand exposure, and is considered to be evidence that the brand is excellent, and this can be considered that the brand is "cognitive." Non-supplementary recognition (recall) represents the strength of the brand, as initially represented by the top of mind, indicating whether it is on the shopping list at the time of purchase. The strength of the brand can be said to be an expression of excellence in the brand through "strong will, thoughts, experiences, past experiences, and encouragement and urging of people around you" in which consumers purchase the brand.

2.4. Purchase Intention

Purchasing intention is a phenomenon in which a product is purchased by a voluntary purchasing factor when exposed to any stimulus or situation of purchase. Park (2010) classified the factors of purchase intention into product-related factors, purchase point situation factors, consumer characteristics factors, price promotion, product function, design and color, popularity and rarity, purchase point advertisement, sales and store atmosphere, consumer variables, etc. Kim (2011) pointed out that the marketing factors that stimulate purchasing intentions include stylish or unique designs, fashionable products, limited quantity products, low price products, and free shipping phrases such

as free gifts, gift cards, coupons, and interest-free installments. Gardner and Rook (1988) found the factors of purchase intention in terms of consumers' mental and psychological aspects, and said that they purchase to relieve stress or to remove mood conditions such as depression, frustration, boredom, etc.

2.5. Customer Loyalty

Customer loyalty refers to the attitude of consumers who continuously use products or services of a specific company (Kotler & Keller, 2011). If consumers' customer loyalty to a specific service or product is high, their intention to repurchase increases (Jacoby & Chestnut, 1978), and accordingly, it is very likely that actual repurchase will be made. Therefore, for companies that always worry about survival in market competition, customer loyalty, which guarantees stable sales, is recognized as a very important management indicator of corporate management. In other words, if the customer's loyalty is high, the product is repeatedly sold (Oliver, 1996), and repeated sales go through a virtuous cycle of promoting sales again (Kotler, 2000). In terms of cost, customer loyalty is also a management indicator that companies are interested in. If there are many customers with high customer loyalty, the word-of-mouth effect not only allows them to maintain a superior position against other companies in the market, but also reduces the marketing costs of companies (Levy, 1979). A typical example is Apple, which has a very high level of customer loyalty, so there is no need to advertise excessively for smartphones or computers.

3. Research Method

3.1. Research Hypothesis

This study established a structural causal relationship between online influencer characteristics on customer loyalty through the brand image of the product and purchase intention, referring to previous studies, and established a research hypothesis accordingly.

3.1.1. Influencer Establish Research Hypotheses between Characteristics and Brand Image

Han (2020) investigated the effect of influencer's interpersonal trust on purchase intention through brand image, showing that influencer's interpersonal trust directly has a positive indirect effect of increasing purchase intention through brand image. Lee, Lee, Lee, and Jang. (2013) reported that satisfaction with the information supplied on SNS has a positive effect on corporate image and brand assets of professional baseball. Therefore, the following

hypothesis can be established.

Hypothesis H1. influencer characteristics affect brand image.

The attractiveness of hypothesis H1.1 influencer affects brand image.

The reliability of Hypothesis H1.2 influencer affects brand image.

The expertise of Hypothesis H1.3 influencer affects brand image.

3.1.2. Influencer Establishment of Research Hypothesis between Characteristics and Purchase Intention

Influencer, although previous studies on characteristics and purchase intention have not yet been conducted, considering the results of impulse purchase stimulation in Internet shopping malls (Kim, 2012), and that online influencer actually functions as a celebrity or star, it can be seen that influencer's charm or expertise can easily induce purchase intention. Therefore, the following hypothesis can be established.

Hypothesis H2. Fashion influencer characteristics affect the purchase intention of channel users.

Hypothesis H2.1 The attractiveness of fashion influencer affects the purchase intention of channel users.

Hypothesis H2.2 The reliability of fashion influencer affects the purchase intention of channel users.

Hypothesis H2.3 The expertise of fashion influencer affects the purchase intention of channel users.

3.1.3. Establishment of Research Hypothesis between Brand Image and Customer Loyalty

Looking at the relationship between brand and customer loyalty, Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros, and Schlesinger (2009) demonstrated that value assets are the basic foundation for building customer relationships, and that customer loyalty increases when customers fully perceive products or services. Laroche, et al. (1996) demonstrated that physical and service products provided by an entity have a positive effect on customer loyalty by building brand and related assets if they meet customer expectations. In addition, a brand study by Kang (2011) argues that the brand image has an effect on customer loyalty. Therefore, the following hypothesis can be established.

Hypothesis H3. Brand image affects customer loyalty.

3.1.4. Establishment of Research Hypothesis between Purchase Intention and Customer Loyalty

Kim (2012) reports online that purchase intention of clothing products affects purchase behavior, and Kim (2011) also reports that purchase intention differs in post-purchase behavior in Internet shopping malls. Therefore, the following hypothesis can be established.

Hypothesis H4. Purchase intention affects the customer loyalty of channel users.

3.1.5. Influencer Establishment of Research Hypothesis between Characteristics and Customer Loyalty

Han (2020), personal reliability of the inpeullueonseo is reporting that a positive impact on purchasing intentions. (Gilmore & Pine, 2007) also reported that a note on the beauty videos were the customer's purchase intentions. Therefore, the following hypothesis can be set.

Characteristics of a temporary fashion in five influencers is affect customer loyalty.

H5.1 Channel to the user is the charm influencer affect customer loyalty.

H5.2 It affects the user's customer loyalty channel reliability of the influencer.

H5.3 The professionalism of influencer channel affect the user's customer loyalty.

3.2. General Characteristics of Data Collection and Processing and Samples

This table identifies the characteristics of 521 adults who responded to the survey by demographic variable. Missing values were excluded from the analysis. In terms of gender, men accounted for 43.2% of the total and women accounted for 56.8% of the total, with more women than men, and by age, all in their 30s, 40s, and 50s were distributed evenly over 20.0%.

3.3. Operational Definition and Scale of Measurement Tools

The characteristic measurement questions of influencer were developed by Gilmore and Pine (2007) and revised and supplemented according to the purpose of this study among

the 19 Likert 5-point scales used in the studies of Veissi (2017). As for the measurement questions of the brand image provided by influencer, the measurement tools modified and supplemented by Han (2020) were used for the 8 questions on the Likert 5-point single scale developed by Kotler (2000). Impulsive purchase due to the influence of influencer was developed by Beatty and Ferrell (1988), and the questionnaire used in Ji (2013) was revised and supplemented to suit the purpose of this study.

3.4. Reliability and Validity Analysis of Measurement Tools

3.4.1. Exploratory Factor Analysis

An exploratory factor analysis was conducted to understand the reliability and validity of the measurement tool. For the estimation of the factor loading value, the principal component method was selected, and the criteria for removing inappropriate questionnaires were 0.5/0.4. In the case of multi-scale, the varimax method was used for rotation. <Table 3> shows the results of exploratory factor analysis of the influencer characteristic measurement tool. For the questionnaire questions of trust 4, trust 5, trust 6, full text 1, full text 5, and full text 6, the factor loading value was 0.5 or less, so these questions were deleted. As a result of the analysis, factor 1 was recognized as "professionalism", factor 2 was recognized as "attractive", and factor 3 was recognized as "reliability", all of the measurement items for each constituent concept were 0.5 or higher, and the cumulative variable explanation power explained by the three factors was 70.457%. In addition, the Cronbach value was 0.790 for attractiveness, 0.813 for reliability, and 0.807 for expertise, all of which were 0.7 or higher, resulting in good internal matching of the measurement tools.

3.5. Data Processing

The statistical package SPSS 20.0 was used to verify the hypothesis. Frequency analysis was performed to understand the general characteristics of the sample using a specific statistical method, and Exploration Factor Analysis was performed to analyze the reliability and validity of the measurement tool. Baron and Kenny (1986)'s mediating effect verification method was used to verify the hypothesis.

4. Empirical Analysis

Table 1: Correlation with descriptive statistics of research variables

Composition concept		Measurement items	Loading Factor 1	Loading Factor 2	Loading Factor 3	Cronbach α
Influencer Characteristic	Attractiveness	Attrac1	.756	.141	.076	0.790
		Attrac2	.796	.095	.060	
		Attrac3	.637	.201	.047	
		Attrac4	.682	.032	.037	
	Reliability	Relia1	.102	.844	.070	
		Relia2	.152	.850	.030	
		Relia3	.182	.567	.216	
	Professionalism	Profess1	.037	.002	.853	
		Profess2	.115	.103	.836	
Profess3		.027	.058	.753		
Brand Image	Brand 1	.854	.099	.026	0.813	
	Brand 2	.900	.069	.118		
	Brand 3	.910	.104	.010		
	Brand 4	.875	.076	.089		
	Brand 5	.882	.036	.026		
	Brand 6	.896	.027	.032		
	Brand 7	.874	.130	.065		
Purchase Intention	Purchase 1	.086	.804	.070	0.931	
	Purchase 2	.085	.758	.082		
	Purchase 3	.080	.744	.063		
	Purchase 4	.075	.769	.079		
	Purchase 5	.034	.719	.028		
	Purchase 6	.021	.674	.064		
Customer Loyalty	Loyalty 1	.066	.017	.825	0.953	
	Loyalty 2	.058	.056	.794		
	Loyalty 3	.078	.072	.776		
	Loyalty 4	.085	.074	.823		
	Loyalty 5	.098	.085	.820		
	Loyalty 6	.077	.075	.761		
Unique Value			5.476	4.468	4.800	KMO=.873 (Sig=.000)
Explanation rate			23.558	21.610	25.289	
Cumulative explanation ratio			48.847	70.457	25.289	

Note: * p<.5, ** p<.01, *** p<.001

Table 2: Multiple regression analysis for Hypothesis 1

Independent Variable		Attractiveness		Reliability		Professionalism	
Dependent Variable		β	t	β	t	β	t
Influencer	Brand Image	.075	.084	.336	4.076	.273	3.247
	β : Standardized regression coefficient value						
	Customer Loyalty	.396	4.232	.323	3.919	.363	4.314
F		28.589		67.848		60.836	
R ²		.208		.384		.358	
Adj R ²		.201		.378		.352	

It was confirmed that Hypothesis 1 was adopted through the three-step test of Baron and Kenny (1986). Table 2 shows the above results. Attractiveness ($\beta=.075$) and reliability ($\beta=.336$). The higher the

image, and the explanatory power explained by these variables was 20.8%. Expertise ($\beta=.273$, $p<.01$) and brand image, expertise ($\beta=.363$, $p<.01$). It was found that both 001) and customer loyalty had a significant effect.

Table 3: Multiple regression analysis for Hypothesis 2

Independent Variable		Attractiveness		Reliability		Professionalism	
Dependent Variable		β	t	β	t	β	t
Influencer	Brand Image	.234	2.551	.195	2.133	.098	2.165
	β : Standardized regression coefficient value						
	Purchase Intention	.282	3.069	.326	3.558	.215	3.224
F		33.561		34.666		32.435	
R ²		.235		.241		.221	
Adj R ²		.228		.234		.216	

It was confirmed that Hypothesis 2 was adopted through the three-step test of Baron and Kenny (1986). Table 3 shows the above results in a table. Attractiveness ($\beta=.234$) and reliability ($\beta=.326$). The higher the

image, and the explanatory power explained by these variables was 23.5%. Expertise ($\beta=.098$, $p<.01$) and brand image, expertise ($\beta=.215$, $p<.01$). It was found that both 001) and purchase intention had a significant effect.

Table 4: Multiple regression analysis for hypothesis 5

Independent Variable		Attractiveness		Reliability		Professionalism	
Dependent Variable		β	t	β	t	β	t
Influencer	Purchase Intention	.104	1.146	.071	.796	.065	.675
	β : Standardized regression coefficient value						
	Customer Loyalty	.087	1.105	.047	.607	.032	.546
F		16.109		17.239		16.543	
R ²		.346		.362		.354	
Adj R ²		.325		.341		.337	

It was confirmed that Hypothesis 5 was adopted through the three-step test of Baron and Kenny (1986). Table 4 shows the above results in a table. Attractiveness ($\beta=.104$) and reliability ($\beta=.071$), the higher the purchase intention, and the explanatory power explained by these variables was 34.6%. Expertise ($\beta=.065$, $p<.01$) and purchase intention, expertise ($\beta=.032$, $p<.001$) and customer loyalty had a significant effect.

As a result of conducting a simple regression analysis to investigate the relationship of purchase intention on customer loyalty, it was found that it had an effect on customer loyalty as ($\beta =.784$). In addition, the explanatory power of customer loyalty to purchase intention was found to have an explanatory power of about 35.7%. Through this, it was confirmed that hypothesis 4 was adopted.

Table 5: Simple regression analysis for hypothesis 3

Factor	B	SE	β	t	p
Brand Image	.729	.208		3.508	.001
Customer Loyalty	.759	.054	.636	14.143	0.01
R ² =.404 F=200.022***					

As a result of conducting a simple regression analysis to investigate the relationship between the influence of brand image on customer loyalty ($\beta=.636$) was found to have an effect on customer loyalty. In addition, it was found that the explanatory power of customer loyalty to the brand image had an explanatory power of about 40%. Through this, it was confirmed that Hypothesis 3 was adopted.

Table 6: Simple regression analysis for hypothesis 4

Factor	B	SE	β	t	p
Purchase Intention	.543	.154		3.565	.001
Customer Loyalty	.568	.043	.784	14.786	0.01
R ² =.357 F=176.056***					

5. Conclusion

Recently, companies' product promotion channels have been drastically changing. As SNS such as Facebook, Instagram, and YouTube are activated and access to SNS is possible without time and space restrictions due to the advent of smartphones, the advertising influence of existing legendary media such as broadcasting and newspapers is greatly reduced and channels in the advertising market are diversifying. Therefore, recently, especially small and medium-sized enterprises and start-ups are rapidly switching to promotional channels using influencer on SNS due to cost issues. In particular, SNS promotion through popular people is a combination of newspapers, broadcasting, and home shopping advertisements for celebrities and popular people, and has a promotional effect, which easily induces impulse purchases by SNS subscribers. Therefore, it is urgent to conduct an empirical study on the nature of influencer and the structural causal relationship between the brand image of companies and products, impulse purchases, and customer loyalty. In this study, an empirical analysis was conducted on 521 consumers with purchase experience through SNS on the Internet. The results of this study are summarized as follows.

First, as a result of analyzing the average of influencer,

brand image, purchase intention, and customer loyalty, only influencer's expertise was higher than "normal", while other variables were evaluated below "normal", indicating that the advertising effect through influencer was still more negative. Second, among the influencer attributes, attractiveness, reliability, and expertise all had a significant positive (+) influence on the brand image. Third, among the influencer attributes, attractiveness and brand image had a significant positive (+) influence on purchase intention. Fourth, the attractiveness, reliability, and expertise of the influencer attribute did not have a direct influence on customer loyalty, while the brand image and purchase intention had a significant positive (+) influence on customer loyalty. Fifth, the brand image had a positive (+) mediating effect between attractiveness, reliability, and customer loyalty among influencer attributes, but expertise had no effect through the brand image. Meanwhile, in the case of purchase intention, both attractiveness, reliability, and expertise among the influencer attributes did not have a significant mediating effect between customer loyalty. However, the influencer attribute had a significant positive (+) mediating effect on customer loyalty through brand image and purchase intention.

Promotion using online fashion influencer is not centered on brands that are already widely known to large companies or consumers due to the cost-effectiveness, but mainly on products from small and medium-sized companies and start-ups. For large enterprise products or well-known brands, their products and images are already sufficiently imprinted on consumers to obtain stable and reliable responses, but for lesser-known SME products or brands, their responses may depend on extreme memory, such as most satisfied or most regrettable purchases. Therefore, a reliability problem of statistical results according to an extreme response may occur. In addition, since the channel users of online fashion influencer are more used by women than by young people or men, there is a problem of sample allocation, which may lead to bias. Just as the results of this study conflict with those of Gretzel (2017), the structural causal results of this study may differ depending on the items handled by influencer. Therefore, it turned out that verifying the difference in causal relationships according to the difference in handling items, that is, the moderating effect of the item, is also a very important research task. This is a future research project.

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