

Lifestyle micro-influencers and the practice of product endorsement on Instagram through the eyes of young female users

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Master's Thesis
June, 2018

ABSTRACT

Nowadays, the emergence of influencer marketing has resulted in the ever-growing demand on behalf of brands to collaborate with influential individuals on social media, who can assist in the promotion of various products and services. On Instagram specifically, aside from using celebrities for endorsements related to fashion, beauty, travel and lifestyle in general, brands are increasingly relying on influential individuals such as micro-influencers, who may have fewer followers but are considered to be more relatable and accessible.

With the help of the word-of mouth theory, the source credibility model and the match-up hypothesis, the purpose of this research is to investigate the practice of product endorsement by lifestyle micro-influencers, as it is perceived by their young female followers, their main audience on Instagram. More specifically, the study explores the motives for following and interacting with these micro-influencers on this application, as well as the different ways their credibility is interpreted according to the young women who follow them. In addition, the congruence between the lifestyle micro-influencers and their endorsements and how their young female followers understand it, is also examined.

This research was based on twelve in-depth interviews, either face-to-face or through Skype, with women between 21 and 25 years old, followers of five lifestyle micro-influencers. By implementing thematic analysis, the main themes emerged from the collected data, related to the posed research questions. In particular, it was indicated that inspiration, opinion seeking, attractiveness and relatability are what motivate the young female Instagram users to follow lifestyle micro-influencers. Furthermore, according to these users, attractiveness is the most important indicator for the credibility of lifestyle micro-influencers, a finding also connected with the match of these micro-influencers with the products and brands they endorse. Finally, the limitations of the study were critically assessed, together with suggestions for future research.

Keywords: *micro-influencers, product endorsement, Instagram, source credibility, match-up hypothesis*

ACKNOWLEDGEMENTS

This thesis is a product of almost six months of work and dedication. For me, it was something new and challenging, exactly like my experience as a Master's student in Erasmus University Rotterdam and in a foreign country. This year has been full of good and hard times and comes to an end with the completion of the current paper, which would not have been possible without the help and encouragement of some people, who, even if we were miles away from each other, were right next to me whenever I needed them during my studies.

Having said that, I would firstly like to thank my supervisor, Dr. Teresa de la Hera Conde-Pumpido, who patiently and thoroughly guided me through the difficulties I faced and provided me with all the right tools and advice necessary for completing my thesis. I would also have to thank her for initiating me in the fascinating world of influencer marketing, which I believe will be of great interest in the years to come, and of course for giving me incentive when I doubted myself.

In addition, I need to express my gratitude for my beloved parents, Sofia and George, who gave me the opportunity to extend my studies and pursue my dream further. Because of their endless support, I am one step closer to the achievement of my goals. I would furthermore like to thank the people who participated in the research and played an essential role to its completion, it has been a pleasure to meet them and witness their unique points of view. Last but not least, I owe a big 'thank you' to my amazing friends from Athens and especially Venia and Anastasia, as well as all the incredible people I met here in Rotterdam, that constantly encouraged me and made this experience even greater.

TABLE OF CONTENTS

Abstract	2
Acknowledgements	3
1. Introduction	5
1.1. Research problem.....	5
1.2. Academic relevance.....	5
1.3. Social relevance.....	6
1.4. Research question	7
1.5. Chapter overview	8
2. Theoretical framework.....	10
2.1. Influencer marketing	10
2.2. Influencers and Word-of-mouth.....	12
2.3. Source credibility.....	14
2.4. The match-up hypothesis.....	17
3. Method.....	20
3.1. Research design	20
3.2. Sampling.....	21
3.3. Operationalization	23
3.4. Data collection	25
3.5. Data analysis	26
3.6. Validity and reliability.....	27
4. Results.....	29
4.1. Background information of the interviewees.....	29
4.2. Reasons for following lifestyle micro-influencers	31
4.3. Credibility of lifestyle micro-influencers	35
4.4. Product endorsement by lifestyle micro influencers.....	40
4.5. Congruence of lifestyle micro-influencers and the endorsed content.....	46
4.6. Purchase decisions on Instagram	48
5. Discussion and Conclusion	50
5.1. Limitations and future research	54
References	56
Appendix A: Interview guide.....	62
Appendix B: Coding tree.....	65
Appendix C: Interviewees' information.....	66

1. INTRODUCTION

1.1. Research problem

Marketing is evolving. Brands are now trying to reach the consumers through digital influential individuals, who are using the opportunities that Web 2.0 has to offer in order to share their experiences and thoughts with thousands of other users. In this way, brands can approach the consumers indirectly (Uzunoğlu & Misci Kip, 2014) and shape their opinions and attitudes by promoting themselves, usually through social media like Facebook, Twitter and Instagram. In the case of the latter, it is a common marketing practice to use influencers for the endorsement of products, whether they are celebrities with millions of followers, or micro-influencers. While celebrity endorsements are not novel and have been used for years, not only on social, but on traditional media as well (Foong & Yazdanifard, 2014; McCormick, 2016), the emergence of micro-influencers on Instagram has shaped the status quo of marketing and redefined the way products are endorsed. The popularity of bloggers, vloggers and 'Instafamous' individuals (Djafarova & Rushworth, 2017), especially among the young female demographic on Instagram, has generated a 'lifestyle genre' (Abidin & Ots, 2015), which often blends in with endorsement practices.

Considering that the use of micro-influencers as a marketing tool is a relatively new phenomenon and that brands are increasingly working with them, the need of further research regarding product endorsements through these individuals on Instagram is indisputable. This study will focus on exploring the ways young women who are using Instagram make sense of lifestyle micro-influencers' activities that are related to product endorsements on this platform, thus contributing to the current theories about influencer marketing and product endorsement.

1.2. Academic relevance

While the existing literature regarding influencer marketing focuses mostly on the companies' point of view, explaining their techniques, motives, actions and objectives (e.g. Kiss & Bichler, 2008; Kumar & Mirchandani, 2012; Li, Lai & Chen, 2011; Liu, Jiang, Lin, Ding, Duan & Xu, 2015; Uzunoğlu & Misci Kip, 2014), as well as on the influencers themselves and the way they operate (e.g. Abidin, 2016; Abidin & Ots, 2015; Freberg, Graham, McGaughey & Freberg, 2011), the users/consumers' perceptions of this phenomenon on Instagram have not been adequately investigated and in some cases have been overlooked, as most of the previous research in this field is quantitative. As

Chen (2017) argues, 'more systematic research on consumers' perception and receptivity of Instagram marketing communication is needed' (p. 2). Thus, a qualitative approach will offer new insights in understanding more accurately how influencer marketing and relevant marketing initiatives on behalf of the brands are interpreted by the audience.

The research will center on Instagram, a free mobile application, with which users can edit and share their photographs, as well as communicate with other users (Chen, 2017). This platform has gained immense popularity the past few years, having more than 600 million users and is widely used by brands primarily for advertising reasons, like promotions, campaigns and distribution of sponsored content, due to the fact that it encourages content creation and interaction among its users (Ghidotti, 2017). However, despite the increasing adoption of Instagram from marketers and brands, there is limited research related solely to its contribution in the overall marketing process, leaving enough room for studying the endorsement of products as one of the marketing practices on this application, from the users' point of view (Chen, 2017).

De Veirman, Cauberghe and Hudders (2017), who examined the effect of factors such as the influencers' number of followers and product endorsement on the consumers' attitudes towards brands on Instagram, indicate in their suggestions for future research the need for the investigation of young Instagram users regarding influencer marketing on this application. In addition, according to Pew Research Center (2016), most of the users on Instagram are women, and more specifically young females, considered to be influenced to a greater extent by non-traditional celebrities (Djafarova & Rushworth, 2017), who usually post about their lives, interests and experiences. Since lifestyle is one of the most prominent content categories on Instagram (Mediakix, 2017), the current study will endeavor to explore the activities of lifestyle micro-influencers on Instagram, the ways these activities connect with product endorsements, and how they are perceived by the female followers.

1.3. Social relevance

As it is already mentioned, digital influencers have recently started to make their appearance in the marketing industry (Abidin, 2016), and to capture gradually the attention of scholars (e.g. De Veirman, Cauberghe & Hudders, 2017; Khamis, Ang & Welling, 2016; Marwick, 2016; Uzunoğlu & Misci Kip, 2014), who are attempting to find out more about the implications of this phenomenon in the marketing field. Nevertheless, this research is not only of scientific interest, but can be additionally relevant for

companies and other stakeholders involved in the influencer marketing process, such as marketers, managers, content creators and influencers.

For brands that use micro-influencers to endorse their products, having substantial knowledge about their audience is imperative, in order to avoid any missteps when organizing their strategies and to maximize their influence. Consumers are steadily becoming immune to the ways brands choose to advertise their products. Particularly on Instagram, where the majority of the users is females (De Veirman, Cauberghe & Hudders, 2017; Pew Research Center, 2016; Sheldon & Bryant, 2016), most of the influencers' efforts are targeting them. Thus, this research, by exploring their interpretations about micro-influencers and their endorsements, will provide inside knowledge to the interested brands and companies. Seeing that the consumers are those who will determine whether a marketing effort is going to be successful or not, it is imperative for marketers to be aware of their perceptions and expectations (Chen, 2017). Aside from the marketers, micro-influencers themselves can benefit from the results of this study, by understanding their audience in depth, which can help them to better apply their strategies.

1.4. Research question

Taking all the abovementioned into account, the main research question, and sub-questions, which will serve as steps to provide an answer to it, are formulated as follows:

Research Question: *How do young female Instagram users perceive product endorsement through the posts of lifestyle micro-influencers?*

Sub-research question 1: *Which are the motives of young female Instagram users for following and interacting with lifestyle micro-influencer endorsers on this application?*

This sub-question uses the notion of word-of-mouth (e.g. Chu & Kim, 2015; Meuter, McCabe & Curran, 2013) and the distinctive characteristics of micro-influencers as its foundation, which will be examined in the theoretical framework, in order to present the young female users' explanations of why they are following these accounts and to better understand the increasing popularity of micro-influencers working as brand and product endorsers on Instagram.

Sub-research question 2: *How do young female Instagram users make sense of lifestyle micro-influencers' credibility regarding product endorsement on this application?*

Answering this question will provide useful insight about *trustworthiness*, *expertise* and *attractiveness*, the three aspects of the source credibility theory (Ohanian, 1990), discussed in detail in the chapter of the theoretical framework, and how this concept is connected to the practice of product endorsement according to young women who use Instagram.

Sub-research question 3: *How do young female Instagram users make sense of the congruence between lifestyle micro-influencers and the products they endorse on this application?*

This sub-question derives from the concept of the match-up hypothesis (e.g. Kamins, 1990; Misra & Beatty, 1990) in product endorsement practices, as thoroughly presented in the theoretical framework chapter, in order to discover the ways that the young female followers link it to lifestyle micro-influencer endorsers on Instagram.

1.5. Chapter overview

The complete structure of the study will follow a chronological order, in terms of how the research was conducted. In the following paragraphs, I will present an overview of the content and function of each chapter, and what the reader can expect.

In the chapter of the theoretical framework, the theories that are necessary for the current research and are related to influencer marketing and product endorsement will be explained in detail. Starting with the concept of influencer marketing and the emergence of influencers as part of the marketing mix, I will list the characteristics of these individuals that differentiate them from the celebrities and consequently make them more influential when it comes to brand collaborations and endorsements. Since the definition of an influencer can be quite broad, I will demonstrate the different types of influencers and how users make sense of them on social media like Instagram, with a focus on micro-influencers and what sets them apart from the other, more prominent influencers.

The next concept that will be investigated is the notion of word-of mouth, with an emphasis on its electronic form, together with the origins of interpersonal influence and the internal need for exchanging useful information about brand-related experiences, that resulted in the rise of influencer marketing. Furthermore, I will explore the reasons behind the act of actively looking for the opinions of other fellow consumers. Lastly, linking electronic WOM with influencer marketing and specifically with micro-influencers will serve the purpose of the first sub-question of the research.

The source credibility theory will follow, which will help establish the aspects of

trustworthiness, *expertise* and *attractiveness* to my research and connect them with micro-influencers, in accordance with the second sub-question of the study. These three dimensions of credibility are crucial for the persuasiveness and acceptance of the product endorsements, thus they will be thoroughly examined. Moreover, I will explore the different cognitive strategies that the consumers employ in order to evaluate the level of credibility online. Finally, the conflicted roles of the micro-influencers as endorsers on the one hand and reliable sources of information on the other will be addressed, as they can have implications for their overall credibility.

The last theoretical concept that will be discussed in the chapter of the theoretical framework refers to the effectiveness of the congruence between endorser and product/brand according to the match-up hypothesis, and its associations with the practice of product endorsement. In this sub-chapter, which serves as the foundation for the third sub-research question, I will explain the beneficial effect of a perfect match between an endorser and a product and its relationship with other important for the research concepts, like source credibility.

Continuing with the structure of the study, the 'Method' chapter will include the description of the methodology and the steps for the implementation of the research. The choice of a qualitative research method and the use of in-depth interviews will be justified, as well as the general research design and detailed information of how the interviews were organized and conducted. In addition, there will be a thorough explanation of the sampling process and the criteria that played a role in the selection of the participants, as well as the operationalization with the topic list for the questions asked during the interviews and their connection with the theoretical framework. I will also describe the way the data were collected and analyzed by using thematic analysis, together with the validity and reliability of the research.

In the chapter of the results, the findings of the research will be presented. The report of the results will follow a chronological and thematic order. This chapter will consist of a brief introduction of the interviewees, accompanied with background information that is relevant for the research, and will continue with the presentation of the most prominent themes and categories that emerged from the interviews, with specific examples for each case, always through the participants' point of view.

'Discussion and conclusion' will be the last chapter of the study, where the results of the research will be critically discussed, according to their meaning and relevance academically and socially. Aside from the interpretation of the findings and their connection with the theoretical framework, I will also discuss the limitations and make recommendations for future research.

2. THEORETICAL FRAMEWORK

Before proceeding, introducing the concepts upon which the current study will be based in order to answer the posed research questions, is of the essence. In particular, in section 2.1., I will explore the theories provided by the literature that surround influencer marketing and the use of influencers as effective marketing tools, with a focus on micro-influencers and their assets in comparison to celebrities and other more popular influencers. Next, in section 2.2., I will investigate the role of word-of-mouth and its relation to influencer marketing, by scrutinizing the importance of interpersonal influence. In section 2.3., the source credibility model and its three dimensions will be examined, together with other indications of how credible a source is, whether that depends on heuristics employed by the Internet users or on the ratio of professionalism and truthfulness on behalf of the micro-influencers. Finally, in section 2.4., I will put the match-up hypothesis under the spotlight, namely the congruence of the spokesperson with the endorsed products and brands, and will discuss its implications regarding the practice of product endorsement by micro-influencers. The abovementioned concepts will serve as the starting point for the operationalization and the structure of the interviews as the research method, since the topics and the questions will derive from this theoretical framework.

2.1. Influencer marketing

Due to the characteristics of Web 2.0, it becomes extremely simple to generate and distribute content (Booth & Matic, 2011; Trammell & Keshelashvili, 2005). Through the online social networks, users can express themselves, with the potential of reaching and influencing numerous other users (Subramani & Rajagopalan, 2003). Some of these individuals are more capable of persuading their network and leading the discussion on social media around a specific brand or field, such as fashion, technology and food, among others, thus becoming opinion leaders. This is one of the most sought-after category of users, referred to as influencers, with marketers quickly realizing the potential positive results in their marketing strategies (Keller, Fay & Berry, 2007), since for the audience these influencers have more credibility and authenticity than a simple advertisement (De Veirman, Cauberghe & Hudders, 2017). This fact, together with the realization of the consumers' increasing capability of avoiding and ignoring the advertising messages, led to the emergence of influencer marketing, a practice where

'brands aim to stimulate influencers to endorse their products and this way build up their image among influencers' often huge base of followers' (2017, p. 801).

Influencer marketing is highly based on the identification of the opinion leaders, who are able to influence specific groups of consumers in favor of a brand. Theoretically, everyone who is able to create and share a message can be a potential influencer (Hesse, 2015). According to Keller, Fay and Berry (2007), every normal consumer who tends to look actively for information and then share it by expressing his or her opinion in a higher degree than the average person, as well as to be consulted by others, can be considered an influencer. However, in order to influence extensively and successfully in the digital era, there needs to be a continuous and consistent presence and extensive networking on social media (De Veirman, Cauberghe & Hudders, 2017; Hesse, 2015). In this light, the term 'influencer' also applies to famous people in fields such as politics, fine arts, fashion, science, etc. (Keller, Fay & Berry, 2007), who can take advantage of their celebrity status and wide reach to communicate with their numerous followers and create a sense of intimacy with them (Marwick, 2016).

On social media, influencers are considered to be reliable, honest and agile, to give good advice and recommendations and to inspire feelings of trust and approval (De Veirman, Cauberghe & Hudders, 2017; Freberg et al., 2011; Kiss & Bichler, 2008). They are stereotypically thought as know-it-alls, whose goal is to let everybody know their new findings, but they are more than that. Successful influencers do not only talk, they also listen (Keller, Fay & Berry, 2007). In addition, they serve as a link between brands and consumers, enabling their communication and establishing relationships (Ghidotti, 2017). Influencers can be categorized according to how active they and their followers are (*activeness*), how many 'friends' and 'followers' they have on their social media accounts (*clout*), how often their posts get shared (*talkativeness of the receiver*) and how relatable their interests are to their network (*likemindedness*) (Kumar & Mirchandani, 2012, p. 58).

Since influencers are defined based on the number of their followers and their overall reach, an internal segmentation of the term is necessary. As previously stated, influencers can range from popular public figures with hundreds of thousands, even millions, of followers to everyday users, who have a smaller but significant follower base on social media. The latter are referred to as micro-celebrities (Abidin & Ots, 2015; Marwick, 2015a), or micro-influencers, with their followers varying between 1,000 and 100,000 (Barker, 2017). They usually specialize in personalized lifestyle content, such as fashion, food, luxury products, etc. (Abidin & Ots, 2015; Marwick, 2016). Their ability to be easily relatable and accessible (Abidin & Ots, 2015; Khamis, Ang & Welling, 2016) is what sets them apart from the traditional type of celebrities. While celebrities are often

seen as attractive role models with a glamorous and enviable lifestyle, micro-celebrities are perceived as more authentic and credible (Djafarova & Rushworth, 2017). This category of social media influencers and their special features will be the focus of the current research, with emphasis on their endorsements of products, services or brands on a specific social media platform, Instagram.

2.2. Influencers and Word-of-mouth

An integral part of influencer marketing is the notion of word-of-mouth, which refers to the first sub-question of the research regarding the reasons presented by the young female Instagram users for following and interacting with lifestyle micro-influencers. People have been always exchanging opinions about brands, products and services (Goldsmith & Clark, 2008). They naturally tend to make recommendations and talk to their peers about their experiences with new products and services, especially when they are satisfied with them (Ferguson, 2008) or believe they will be useful for someone else. Simultaneously, they are seeking useful suggestions by turning to their personal circle (Keller, Fay & Berry, 2007). Therefore, word-of-mouth (WOM) becomes an essential concept in every marketing campaign, mostly because it can affect the purchase decisions of the consumers (Kumar & Mirchandani, 2012), helps build brand awareness and shapes attitudes (Kiss & Bichler, 2008). Traditionally, WOM refers to an interpersonal and face-to-face communication between individuals, who usually know each other personally (Meuter, McCabe & Curran, 2013).

One of the goals of every company is to achieve positive WOM, which can be accomplished through the practice of viral marketing. In other words, to create a discussion around the brand, which may have positive results regarding the return of investment (ROI) in the long run (Ferguson, 2008; Kumar & Mirchandani, 2012). Social media are offering this opportunity by creating the proper environment for interpersonal influence between a significant amount of people (Subramani & Rajagopalan, 2003), who will generate and promote WOM (Kumar & Mirchandani, 2012). When digital media are employed to facilitate WOM, we can talk about electronic word-of-mouth (eWOM) (Chu & Kim, 2015), which can be defined as 'any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet' (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004, p. 39). Taking into consideration the contribution of (micro-)influencers to the creation and dissemination of positive eWOM, since they have a strong presence online and are able to attract the attention of the audience primarily on

microblogging platforms like Instagram and Twitter, they are frequently used for promotional purposes by brands (Abidin & Ots, 2015), such as product endorsement.

Opinion giving, opinion seeking and opinion passing (Chu & Kim, 2015) are three very important aspects that emerge when examining word-of-mouth. Whereas the distinction between them is quite clear in the traditional WOM, in the online space they frequently overlap and the consumers can become opinion seekers, providers and disseminators at the same time (2015, p. 50). Specifically in the case of social media, eWOM embraces both the informal provision and search for product-related recommendations by using the special functions of these platforms (2015).

When it comes to *opinion seeking*, the role of interpersonal influence is crucial, since it can affect the extent to which the consumers turn to WOM for useful information. Interpersonal influence can be either normative or informational. The first refers to the inclination of an individual to conform to the expectations of others, by complying with these expectations in order to be rewarded and not punished (Bearden, Netemeyer & Teel, 1989, p. 474; Burnkrant and Cousineau 1975, p. 207). Informational influence is defined as the tendency to accept information from well-informed sources that will serve as guides when searching for products, brands, etc. (Bearden, Netemeyer & Teel, 1989, p.474). Consequently, opinion seekers want to be up-to-date, knowledgeable and follow the current trends (Ferguson, 2008), as well as to make acceptable and appropriate choices according to the social norms (Goldsmith & Clark, 2008).

When applying the aforementioned dimensions of interpersonal influence in eWOM, it can be argued that social media users who are under informational influences are more likely to seek information in well-informed individuals during their search process for product options online. Respectively, the users who are influenced in a more normative way have more chances to comply with the expectations of their peers, in order to be viewed as socially acceptable through their choices of products and brands and receive social approval. Therefore, interpersonal influence can ultimately encourage social media users to seek and engage with eWOM through these platforms and the other connected users (Chu & Kim, 2015).

Since one of the objectives of this study is to investigate the female users' motives for following and interacting with micro-influencer endorsers on Instagram according to the first sub-research question, using the theory of word-of-mouth not from the perspective of the individuals generating it (*opinion giving*), but of those who are seeking for it (*opinion seeking*), will benefit the purpose of the research. A more qualitative and exploratory approach will additionally offer a new perspective regarding eWOM and the

way it relates with the practice of product endorsement by micro-influencers on platforms like Instagram.

2.3. Source credibility

Consumers no longer turn to corporations to get information about products and services, but to other consumers (De Veirman, Cauberghe & Hudders, 2017; Lee & Koo, 2012), such as influencers, who post their reviews and recommendations online, thus affecting the decision-making process. These reviews serve two purposes, to inform and to recommend (Lu, Chang & Chang, 2014). However, even though consumers tend to trust more their peers than the traditional advertising of companies before making a purchase, source credibility must be taken into account, namely how much believable, trustworthy or unbiased a source of information is (Hass, 1981). Identifying credible sources has always been a challenge for those searching for information, either through traditional means or online. However, in the era of digital media, it becomes increasingly difficult to secure credibility, due to the vast amount of the available information and the lack of quality control (De Veirman, Cauberghe & Hudders, 2017; Metzger & Flanagin, 2013). In this sub-chapter, the concept of source credibility will be thoroughly examined, in order to shed some light on the criteria according to which a micro-influencer is perceived as credible on Instagram, in accordance to the second sub-research question.

Ohanian (1990) connected source credibility to 'a communicator's positive characteristics that affect the receiver's acceptance of a message' (p. 41) and identified three dimensions: *trustworthiness*, *attractiveness* and *expertise*. Examining these dimensions one by one, *trustworthiness* refers to how much the speaker and the message are accepted and is associated with traits such as honesty, sincerity and reliability. The dimension of *attractiveness* incorporates characteristics of physical appearance, like beauty, elegance and class. Finally, *expertise* describes how knowledgeable, trained, skilled or experienced the communicator is regarding a specific topic (1990, p. 46).

Ohanian's (1990) source credibility model was first applied to celebrities, who were -and still are- approached by brands to endorse their products and services. However, each of the three credibility dimensions can avail different kind of endorsements, depending on the type of consumer motivation, which can be *informational* or *transformational*. Research on celebrity endorsements suggests that consumers who want to minimize the risk of their purchase decision (*informational motivation*), will rely more on the *trustworthiness* and *expertise* of the endorser, which will

serve as the criteria for his or her credibility. On the other hand, when the consumers aim at enhancing their status socially, mentally or physically (*transformational motivation*), they perceive attractive endorsers as more credible (Eisend & Langner, 2010; Lord & Putrevu, 2009).

Nevertheless, since it has been confirmed that most of the times influencers are perceived by the audience as trustworthy (De Veirman, Cauberghe & Hudders, 2017; Freberg et al., 2011; Kiss & Bichler, 2008), well-informed (Keller, Fay & Berry, 2007) and attractive (Djafarova & Rushworth, 2017), the theory of source credibility can be applied to them as well, when they are addressed as endorsers. In the case of Instagram, influencers, and consequently micro-influencers, are considered to be more credible than traditional celebrities (2017), which implies that they can be more effective as part of a marketing strategy. Higher credibility means higher persuasion and can ultimately shape and change attitudes towards products and brands (Ohanian, 1990). Aside from the benefits for the companies, credibility is quite important for the influencers themselves, as it can enhance their personal image and overall influence (Abidin & Ots, 2015) and also have a great impact on the acceptance of the information presented (Mahapatra & Mishra, 2017).

In addition to the three aspects of source credibility, it is worth noting that the consumers themselves have developed specific strategies to assess the degree of the informer credibility in the online environment. According to Metzger and Flanagin (2013), who studied these cognitive strategies of processing credible information, *reputation* is an essential heuristic, through which the familiarity and recognition of the source affects positively its credibility. Furthermore, the researchers argued regarding the tendency of people to believe the content of a source, if there are others who perceive it as credible (*endorsement* heuristic). Another way to check the credibility is to rely on the *consistency* of the information shared by many sources, as well as on *self-confirmation*, namely if the information is in agreement with the existing beliefs of the consumer. Moreover, people are more likely to evaluate how credible a source is through their expectations. Therefore, when there is an *expectancy violation*, credibility is reduced. Lastly, through the *persuasive intent* heuristic, an unbiased source is perceived as more credible (2013, pp. 214-216).

What derives from the abovementioned is that credibility is not a constant and given concept, since many factors may expose it to certain risks. Likewise, the source credibility of a message can be affected (Lee & Koo, 2012), if it is sponsored or considered paid advertisement. As Petty and Andrews (2008) claim, the credibility decreases, if the consumers understand that the bloggers received money to post a

certain recommendation. Correspondingly, the audience is more lenient in the case of indirect-monetary benefits, such as discounts, samples, etc. However, there is no clear correlation between posts revealing that they are sponsored and negative attitudes on behalf of the consumers (Lu, Chang & Chang, 2014).

Connecting the relationship between sponsorship and credibility with influencers, it is worth mentioning that most of the times they are able to effectively and effortlessly blend the endorsements with their own narratives through the personal and emotional tone of their posts, in such a manner that the audience has difficulty to understand which content is sponsored and which is not (Abidin & Ots, 2015). Additionally, the number of followers and the users followed by the influencer may play a significant role in determining the perceived credibility of the influencers on Instagram. When the followers are significantly more than the accounts followed by the influencer, it may be considered that this influencer primarily focuses on advertising and commercial content, thus damaging the trustworthiness (De Veirman, Cauberghe & Hudders, 2017).

Under these circumstances, the use of endorsements on behalf of the influencers may present both opportunities and obstacles for their perceived credibility. In many instances it may become very challenging for them to maintain a balance between being semi-professional brand ambassadors and remaining truthful to their followers. Namely, they can be torn between their public and commercial identities, since they have responsibilities towards both their 'brand clients' and their followers (Abidin & Ots, 2015). Therefore, influencers are making every effort to live up to their followers' expectations on the one hand and to collaborate with brands for advertising purposes on the other (Abidin, 2014), always watching over their credibility. In order to achieve that, they have to ensure the quality of the endorsed product by testing it themselves, the sincerity of their advertorials and the congruence between them and the product (Abidin & Ots, 2015).

The dual -and sometimes contradictory- role of the micro-influencers as both endorsers and credible sources of information, together with Ohanian's three dimensions of credibility (1990), the consumers' motivations and the cognitive heuristics that can determine how credible a source is, will be employed to investigate the second sub-research question of the study regarding the perceived trustworthiness, expertise and attractiveness of lifestyle micro-influencers endorsing products on Instagram, according to their female followers. Studying the influencers' credibility through qualitative means can provide a deeper and better understanding of this topic, complementing the existing quantitative research (Lee & Koo, 2012; Lu, Chang & Chang, 2014; Ohanian, 1990).

2.4. The match-up hypothesis

As previously mentioned, product endorsement is a widespread marketing practice (Spry, Pappu & Cornwell, 2011; Van der Walddt, Van Loggerenberg & Wehmeyer, 2009), with which brands are able to build awareness for their products and services and affect the consumers' purchase decisions (Spry, Pappu & Cornwell, 2011) through prominent personae, who serve as opinion leaders and can easily attract the attention, due to their numerous followers (Chen, 2017; Foong & Yazdanifard, 2014) on social media platforms like Instagram (Djafarova & Rushworth, 2017; Marwick, 2015a). Therefore, many brands decided to take advantage of this phenomenon, by seeking potential endorsers for their products not only among celebrities, but among micro-influencers as well.

The practice of product endorsement may ultimately result in creating associations between a brand and the endorser and affect the way people think about this specific brand (Spry, Pappu & Cornwell, 2011). Consequently, choosing the appropriate endorser, celebrity or not, depending on the product and vice versa becomes crucial for the success and effectiveness of the product endorsement practice (Kamins & Gupta, 1994; McCormick, 2016; Ohanian, 1990; Till & Busler, 2000). This combination is referred to as the match-up hypothesis (Kamins, 1990; Kamins & Gupta, 1994; Till & Busler, 2000). Aside from the product-endorser match, Misra and Beatty (1990) argue about the importance of the brand-endorser congruence, namely the degree of relevance between the spokesperson's characteristics and the brand's attributes (p. 161). There has also been a connection between the gender of the endorser and the target audience, as female endorsers are more effective when the products are addressed to women (Lien, Chou & Chang, 2012).

Nonetheless, a perfect match between the spokesperson and the endorsement does not always guarantee an effective endorsement. Researchers who studied the influence of incongruent celebrity endorsements found that a balanced mismatch between the celebrities and the brand can actually prove to be beneficial and more persuasive (Lee & Thorson, 2008; Törn, 2012). This research, however, will focus more on the effectiveness of congruence between endorsers and products, as the match-up hypothesis suggests (e.g. Kamins & Gupta, 1994).

This model has been widely linked with celebrity endorsers. Due to the celebrities' popularity and exposure, consumers have already formed opinions about them (McCormick, 2016; Misra & Beatty, 1990), a fact that becomes easier with the use of internet and social media. If these opinions are positive, they could correspondingly lead to favorable attitudes towards the recommended products, and even result in transferring

the spokesperson's characteristics to the endorsed product (McCormick, 2016). The potential consumers would then want to purchase the product in hopes of acquiring these characteristics (Pradhan, Duraipandian & Sethi, 2016). By selecting the most appropriate celebrity endorser, consumers are more likely to connect and become interested in the brand (Van der Walddt, Van Loggerenberg & Wehmeyer, 2009).

The correspondence between brand and celebrity can be additionally examined according to two dimensions, *relevancy* and *expectancy*. In other words, *relevancy* occurs when the communicated message and the reason of the celebrity endorsing a product/brand are clear and understandable. *Expectancy* ensues when the choice of the celebrity endorser fits into the pattern induced by the message of the brand (Fleck, Korchia & Le Roy, 2012, p. 653). These dimensions do not have to be necessarily paired, since being relevant or expected depends on the brand and the product. There are plenty of examples where there is *relevancy* on behalf of the endorser, but no *expectancy*, which in some cases happens intentionally. Yet, it has been argued that the *expectancy* of the celebrity can have a higher impact on the degree of congruence in the eyes of the consumers than *relevancy* (Fleck, Korchia & Le Roy, 2012).

All in all, there is evidence that when the product and the endorser are seen as compatible, the endorsement is viewed as more successful and believable (Kamins & Gupta, 1994), even when the celebrity is not well-known (McCormick, 2016). This finding can therefore have implications for the use of micro-influencers as endorsers, since they belong to the category of micro-celebrities (Abidin & Ots, 2015; Marwick, 2015a) or 'Instafamous' (Djafarova & Rushworth, 2017). As Lim, Radzol, Cheah and Wong (2017) suggest, a fit between the influencers and the products they endorse can greatly affect the attitudes and purchase intentions of millennials.

Matching appropriately the receiver of the message with its source can have a positive effect on the persuasiveness of that message (Till & Busler, 2000). Accordingly, the match-up hypothesis can be associated with the source credibility theory, since its three dimensions of *trustworthiness*, physical *attractiveness*, as well as the *expertise* of the endorser have been studied regarding their role on affecting the overall endorsement practice. Till and Busler (2000), in their research about the connection of *attractiveness* and *expertise* with the match-up hypothesis, implied that, contrary to previous studies that indicated the effectiveness of attractive celebrities (e.g. Kamins, 1990), *expertise* can be more efficient when matching products with endorsers. *Trustworthiness*, which has proved to be the most important aspect of credibility, has also been linked with the product-endorser fit (Seiler & Kuczka, 2017). Nevertheless, the effectiveness of each aspect depends on the product type. For instance, an attractiveness-related product

would need an attractive endorser as the most suitable spokesperson (Kamins, 1990; Kamins & Gupta, 1994; Lien, Chou & Chang, 2012).

Overall, these findings showcase the imperative need for a thoughtful selection of spokespersons, whose general image is congruent with the endorsed product or brand, as it is demonstrated by a significant number of studies (e.g. Choi & Rifon, 2012; Eisend & Langner, 2010; Fleck, Korchia & Le Roy, 2012; Kamins, 1990; Kamins & Gupta, 1994; Lim et al., 2017; McCormick, 2016; Pradhan, Duraipandian & Sethi, 2016). This phenomenon, the match-up hypothesis, can be related with the second sub-research question about source credibility, as it has been demonstrated. Therefore, this could serve as a smooth transition from the one topic to the other during the interviews, offering detailed insight for the third sub-research question of the study.

Exploring the female followers' perceptions of the influencer-product fit on Instagram is essential for better comprehending influencer marketing and product endorsement practices, since there are still a lot of academic gaps regarding the use of influencers as endorsers, with most of the existing research studying celebrities (e.g. Choi & Rifon, 2012; Fleck, Korchia & Le Roy, 2012; Kamins, 1990; Misra & Beatty, 1990; Pradhan, Duraipandian & Sethi, 2016; Spry, Pappu & Cornwell, 2011; Van der Walldt, Van Loggerenberg & Wehmeyer, 2009).

3. METHOD

As the focus of this research is to explore the insights of young female Instagram users regarding the practice of product endorsement by lifestyle micro-influencers, a qualitative approach is required (Kvale, 2007). This chapter will present in detail the methodology used to explore this topic. Specifically, in the first sub-section I will explain the reason why interviews, and qualitative research in general, are the most appropriate research method to provide an answer to the main research question. In section 3.2., the sampling method and plan, namely the criteria according to which the interviewees were selected, will be illustrated, followed by the operationalization in section 3.3., where it will be explained how the theoretical concepts are related with the research questions and how they were used to build the interview guide. Additionally, in sections 3.4. and 3.5. there will be a detailed description of how the data were collected and analyzed respectively, by implementing thematic analysis. Validity and reliability, discussed in the last sub-section, will not be left out, as they are two crucial concepts for any research and must be acknowledged.

3.1. Research design

To get a better understanding of the meanings, experiences, opinions and feelings of the people, one must engage in a conversation with them. In scientific research, one way to get access to this knowledge is through qualitative interviews (Kvale, 2007). In order to study the perceptions of young female Instagram users, in-depth discussions needed to be carried out, which contributed to a more thorough comprehension of their way of thinking, understandings and motivations. The main objective was to obtain information of a more contextual and generative nature, which ultimately aided in not only explaining the phenomenon in question further, but also expanding the current theories (Ritchie & Lewis, 2003, p. 27). Therefore, the current research was based on individual face-to-face interviews, which provided a more detailed investigation of the participants. However, in many cases schedule conflicts or the distant location of the interviewees' residence did not allow face-to-face interviewing, resulting in some of the interviews to be conducted via the computer video-calling application Skype.

One main advantage of using interviews as a research method is that it can be quite flexible and adjustable, depending on the circumstances, allowing the researcher to explore and investigate freely. Nevertheless, the existence of an initial plan and structure is essential (Kvale, 2007), for the research to be coherent and lead to reliable results.

Therefore, for the implementation of the interview, a topic list was created (see Appendix A), which served as a thematic guide for the interviewer and was based on the theoretical framework. Semi-structured interviews were conducted, providing a certain degree of adaptability in the sequence and formulation of the questions, taking into consideration the context of each interview. This type of interview allows probing and further examination of the main themes through the interaction of the interviewees and the researcher (Gibson & Brown, 2009). All in all, the desirable goal was a balanced combination of structure and flexibility (Ritchie & Lewis, 2003, p. 141).

Before starting the interview, the consent of the interviewees was acquired, by presenting them the topic and the objectives of the research and informing them about the duration of the interview and the process in general (Kvale, 2007). However, not many details were disclosed for the sake of the research and to prevent any bias, just the right amount of information for the participants to be prepared and know what to expect. Furthermore, it was necessary for the interviewees to be aware that their participation is voluntary and that the gathered data will be used for research reasons only and will be treated with confidentiality, as well as that they have the right to quit from the procedure at any time and remain anonymous. More specifically, any participant was allowed to conceal their personal information, if they wished (Flick, 2007; Ritchie & Lewis, 2003). In addition, as the interviews were recorded, it was essential to inform the interviewees about this part and of course to ask for their permission. All the abovementioned were mentioned in a consent form, that was given to and signed by the participants of the research.

3.2. Sampling

As it has been specified in the research question, the target population of the research consists of young women, specifically between 18 and 29 years old, who are actively using Instagram (daily use). The reason behind this choice lies on the fact that the majority of the Instagram users is found in this age spectrum (Pew Research Center, 2016) and consists of women (De Veirman, Cauberghe & Hudders, 2017). The nationality, occupation and educational level of the potential interviewees was not taken into consideration for their selection. Nonetheless, it was required for the eligible participants to have been following and even engaging in any way (likes, comments, etc.) with lifestyle micro-influencers prior to the research, since lifestyle is the most common category of content provided by influencers on platforms like Instagram (Abidin & Ots, 2015). More specifically, for the current research, female Instagram users were

interviewed, who follow and interact with the accounts of at least one of these four lifestyle micro-influencers on Instagram, that are frequently endorsing products through their posts:

- @theviennesegirl (approximately 63,000 followers by the time of the research), an account with content around fashion, travelling and food
- @mariapapagewrgiou (approximately 40,200 followers by the time of the research), an account with fashion and beauty posts
- @frossotsp (approximately 23,000 followers by the time of the research), an account related to fashion and accessories, with frequent giveaways and discount codes
- @eirhnhka_ (approximately 19,400 followers by the time of the research), an account primarily about clothing and jewelry, with frequent giveaways and discount codes
- @ninahuebscher (approximately 16,900 followers by the time of the research), an account with mostly fashion content and a few explicit sponsored posts

These micro-influencers collaborate with relatively small brands, as well as more well-known and expensive brands, operating in various lifestyle-related fields, ranging from apparel, jewelry, hotels, cosmetics, etc. They are very active, uploading stories or posts on their Instagram pages every few days and have a decent number of followers that consists of users from all over the world. The reason for choosing these specific accounts lies on the fact that their posts best represent the lifestyle content as it has been defined in this research. These posts regularly incorporate endorsements, by featuring the endorsed product in the picture and mentioning or tagging the brand in the description, usually together with a positive review. In other cases, these micro-influencers organize giveaways and offer discount codes, in collaboration with the involved brands. The chosen micro-influencers are all female, as Djafarova and Rushworth (2017) found that women on Instagram tend to follow accounts of other women on Instagram and monitor their lifestyle, thus enabling comparisons between them.

The sampling units were selected according to specific criteria defined by the researcher, a fact which refers to a non-probability sample (Ritchie & Lewis, 2003). It is also a case of purposive or judgmental sampling, in which the participants are chosen depending on how relevant they are to the research (Kvale, 2007), as well as on the 'knowledge of a population, its elements, and the purpose of the study' (Babbie, 2014, p. 200). In particular, the current research deals with homogeneous purposive sampling

(Patton, 2002, p. 235), meaning that the selection of the participants is based on a shared set of characteristics (in this case, based on the demographic factors of gender and age, together with the influencer-related Instagram activity), that could prove to be useful for the research (Creswell, 2014; Flick, 2007).

The interviewees were located through the Instagram accounts of the five aforementioned lifestyle micro-influencers. By looking at the likes and comments of their posts, the followers that fit the defined criteria were identified and approached via direct messages on Instagram. In these messages, the purpose of the research was explained briefly and an invitation to participate in the interviews was included, along with some information about the overall procedure. Eventually, 12 followers of the specified lifestyle micro-influencers agreed to participate in the research and were interviewed, ranging from 21 to 25 years old. More information on the interviewees is available at the Results chapter and Appendix C. The search for participants stopped when saturation was reached, meaning that recurring themes were emerging.

3.3. Operationalization

In the theoretical framework, the main concepts that serve as the foundation of the research were examined. Breaking down the main research question into sub-parts, three sub-questions emerged that relate to the concepts of word-of-mouth, source credibility and the match-up hypothesis respectively. All of them are connected to the practice of product endorsement by micro-influencers on Instagram. These concepts served as the guide of the interviews, by aiding in the formation of the questions and determination of the topics that were discussed, in order to reach the expectations of the research, namely to obtain a better understanding of the perceptions of female young Instagram users regarding lifestyle micro-influencers' endorsements. The complete interview guide, which was structured in accordance to the three theoretical concepts and was employed for the interviews, can be found in Appendix A.

Every interview started with an introductory statement about the research and some comments about micro-influencers and product endorsement, followed by a few general questions that provided information of contextual nature, and continuing with the main themes of the research (mentioned separately in the following paragraphs), in accordance to what Ritchie and Lewis (2003, p. 145-146) propose. Probes and follow-up questions to investigate the topics in depth were additionally employed. Overall, the same questions were asked to all the participants, with a similar arrangement. The language used to formulate them was as simple as possible, avoiding technical terms and

explaining the theoretical concepts where necessary. Most of the questions were open-ended, as the intention of the qualitative interviews is to let the participants express themselves and find out more about their opinions (Creswell, 2014). However, since the interviews were semi-structured, the order or the phrasing of the prepared questions often changed, some of them were left out as the interviewee may have already answered them previously or new ones were added on the spot, depending on the natural flow and the context of the conversation (Gibson & Brown, 2009). Moreover, for the convenience of the participants, most of the questions were focused on the specific lifestyle micro-influencers presented on the 'Sampling' sub-chapter. Nevertheless, this did not mean that the interviewees were not allowed to include examples from other micro-influencers that they follow during the conversation.

After the introductory questions, the investigation of the first theoretical concept commenced, which relates to the first sub-question regarding the motives of young women who follow lifestyle micro-influencers endorsing products on Instagram. The interviewees were asked to provide their opinions about these individuals and their own reasons for following and interacting (through likes, comments or direct messages) with them on Instagram, having the theory of WOM, and *opinion seeking* in particular, as a guide. Furthermore, a series of questions dealt with the participants' personal stories, who were asked to describe how they found out about these micro-influencers and how they started following them. I additionally explored their interpretations of the eWOM generated by the micro-influencer endorsers on Instagram with questions such as how willing they are to turn to the posts of these micro-influencers for receiving information or getting updated for what is currently trending.

Subsequently, I examined the attitudes towards lifestyle micro-influencers as endorsers, especially regarding the concept of credibility and its three dimensions (*trustworthiness*, *attractiveness* and *expertise*), as it is formulated in the second sub-question of this study. Given that according to the theory influencers are considered to be trustworthy (De Veirman, Cauberghe & Hudders, 2017; Abidin & Ots, 2015), attractive (Djafarova & Rushworth, 2017) and knowledgeable (Keller, Fay & Berry, 2007), this research investigated how young women on Instagram interpret these dimensions of credibility and how they relate to the lifestyle content and endorsements. Regarding credibility, questions asking about the participants' understanding of what is a credible micro-influencer for them and which dimension is more important according to their point of view, were formulated. In addition, I asked the interviewees to present their opinion on whether they believe that micro-influencers promote more a 'consumer' or a 'brand endorser' persona, how easy it is to distinguish the sponsored form the organic content

and what implications can this have on the micro-influencer endorsers' perceived credibility.

Another important aspect of the research refers to the match-up hypothesis regarding product endorsement on Instagram (sub-question 3). Therefore, I formulated questions about the young females' perceptions regarding the combination of the spokesperson and the endorsements on this application, for example which are the criteria for a successful endorsement in their opinion, how important is the fit between the micro-influencers and the recommended products and whether this importance has any connections to their purchase decisions. Moreover, I asked from the interviewees to link their impressions of the micro-influencers' credibility, which was discussed previously, with the level of congruence between them and the products they endorse, in order to explore how the three dimensions of *trustworthiness*, *expertise* and *attractiveness* associate with the match-up hypothesis, like the theory suggests (Seiler & Kucza, 2017; Till & Busler, 2000).

As a final question for the interviews, I gave the opportunity to the interviewees to express any recommendations regarding the lifestyle micro-influencer endorsers, as well as comments about product endorsement on Instagram, micro-influencers or the research in general.

3.4. Data collection

As it was previously mentioned, 12 interviews were conducted in total by myself, namely 7 face-to-face and 5 via Skype, usually at a time and place convenient for the interviewee. Furthermore, 9 of them were executed in English and 3 in Greek, after the request of the particular interviewees. The collection of the data was accomplished with the help of a recording device, which was turned on during the conversation and after ensuring the permission of the interviewee. Interviews through Skype were also recorded in a similar manner. Before each interview, I tested the quality of the recorded sound, by recording an audio sample. In all the cases, the participants asked for the concealment of their real names and Instagram usernames. To reduce any signs of nervousness on their behalf, I clarified that there is no right or wrong answer for the questions and that they can withdraw from the research at any time. Furthermore, in order to help the interviewees to being more specific, I suggested that they visit the micro-influencers' profiles on Instagram, from which I identified and contacted them, and refer to them when needed during the interview.

Overall, the material was collected in a timespan of approximately one month. All the interview recordings were transcribed verbatim. However, as I know from previous experience that transcriptions by hand are time-consuming, the help of technology was employed, by implementing special software available online that can assist the overall procedure of transcriptions. Namely, through the software InqScribe, a free online tool, I was able to transcribe the interviews quicker and more thoroughly, with constant checks of what was being transcribed. During the transcriptions, I had also the chance to familiarize myself with the collected data, a very important step for their analysis, which will be discussed in the following chapter.

3.5. Data analysis

For the analysis of my data, I applied thematic analysis by identifying specific themes and patterns that derive from the theoretical framework. As Braun and Clarke (2006) describe, 'thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data' (p. 79). Its fast, accessible and flexible nature makes this method quite popular among qualitative studies. With this approach, the similarities and differences among the data, as well as the connection between particular elements and characteristics of the overall information, were identified (Gibson & Brown, 2009).

The final analysis was conducted according to the six-step guide for thematic analysis, that Braun and Clarke (2006) suggested: familiarization with data, creation of preliminary codes, search for potential themes, review of themes, definition and denomination of identified themes and formulation of the final analysis (p. 87). The process of coding, namely generating data categories with commonalities (Gibson & Brown, 2009, p. 131), is essential for thematic analysis.

The three first steps were implemented through the notes taken during the interviews, their transcriptions and multiple re-reads, resulting in becoming familiar with the collected material and identify initial themes and codes. This is when open coding was carried out, serving as a first organization of the relevant data and their given codes (Boeije, 2010). Subsequently, these codes were re-examined, in order to scale down their number by manually comparing and describing the identified themes, as well as determining the main categories and subcategories. After the completion of these steps, which refer to axial coding (Boeije, 2010), the analysis was almost finished. With the help of selective coding, the conclusive categories, which represented the key concepts of the study, were established, together with the core category, in other words the most prominent and encountered category, central to the data (Boeije, 2010).

The coding tree used for the analysis is available at Appendix B. Furthermore, the final categories were connected to the theoretical framework of the research and examples for each case were demonstrated to support the results, thus providing an answer to the three sub-research questions, and consequently to the main research question. With this last step, the analysis of the data was completed.

3.6. Validity and reliability

When it comes to qualitative research, which is based primarily on the exploration and interpretation of data, the notion of scientific credibility is of the essence, especially since the replication of such a research is more difficult than in quantitative studies. More specifically, the credibility of a research can be understood as the degree of persuasiveness, plausibility and truthfulness of the interpreted data (Silverman, 2011). In other words, a credible research is ensuring the validity and reliability of the findings, two concepts that must be taken constantly into consideration.

Kvale (2007) defines validity as 'the truth, the correctness and the strength of a statement' (p. 123), as well as the accuracy of the results (Creswell, 2014; Silverman, 2011). It is crucial, during all stages of the research, to assure that the final objective will be reached, that is to measure exactly what is meant to be investigated. In order to guarantee validity, there are three key factors that the researcher needs to always take into consideration: the continuous check for validity in the overall research process, the search for generalizable information and the testing of the research findings in a conversation (Kvale, 2007). Consequently, paying constant attention to these aspects during the research was imperative for reaching the desirable amount of validity.

Silverman (2011) also provides five ways for validity to be accomplished in qualitative research, namely analytic induction, constant comparative method, deviant case-analysis, comprehensive data treatment and using appropriate tabulations (p. 374). Despite the fact that in qualitative research there are no hypotheses, the current study was primarily based on a first assumption of the female followers' perceptions of lifestyle micro-influencers and product endorsement, as analytic induction suggests. Therefore, the constant confirmation of this assumption through each case was a positive indication of validity.

In qualitative research, reliability turns out to be a quite complicated concept, as it goes beyond the control of the necessary procedures and decisions of the researcher. For a research to be considered reliable, a detailed clarification of the subjects, the role of the researchers and the whole process is essential, for the comprehension of the

presented ideas and their reliability (Gibson & Brown, 2009). Transparency, for both the theory and the method employed, is key (Silverman, 2011). Therefore, a thorough analysis of the generated data going hand-in-hand with the theory was carried out, in order to achieve a high level of trustworthiness. In the case of interviews, it was of paramount importance to make sure that the participants understood the questions the same, as Silverman (2011) argues. In addition, a certain degree of reliability was achieved by transcribing the interviews verbatim, together with the pauses and other verbal indications, that could prove to be critical for the analysis (2011).

4. RESULTS

The current study aims to investigate the perceptions of the young women who use Instagram regarding the practice of product endorsement by lifestyle micro-influencers on this application. In order to provide an answer for this, this research focuses on exploring first the motives of the young female Instagram users who interact with lifestyle micro-influencer endorsers on this application, followed by the ways that these users make sense of these micro-influencers' credibility regarding product endorsement, as well as the congruence between lifestyle micro-influencers and the products they endorse on Instagram. In this chapter, the findings of the research will be presented thematically and chronologically. At the beginning, some general information about the participants will be introduced in regard to their Instagram experience and habits. Next, through sections 4.2 and 4.6, the recurring themes and patterns will be thoroughly discussed, together with their connection to the theoretical framework and specific examples. Finally, the coding tree with all the categories and themes that emerged is available at Appendix B.

4.1. Background information of the interviewees

As it was previously mentioned, the target group of this research was women between 18 and 29 years old who use Instagram frequently. The average age of the interviewees is 24 years old. Since there was a verbal consent for anonymity, pseudonyms were given to each of the participants in order to conceal their real names and other personal information. The given names of the interviewees, together with a respective number, are presented in the following table, for the convenience of the reader. The educational level, nationality and other demographic information will not be disclosed, as these criteria have been excluded from the sampling process and are not considered meaningful for the study. More information about the age of the interviewees and the lifestyle micro-influencers that they follow can be found in Appendix C. It is also worth noting that this sub-section serves only as an introductory part of the overall chapter to help the reader better comprehend the findings, thus this information is not to be considered the focal point of the current research.

Table 1. Interviewees' information

Participant No.	Pseudonym of interviewee
1.	Phoebe
2.	Dina
3.	Georgia
4.	Alice
5.	Angela
6.	Jenny
7.	Lily
8.	Mary
9.	Elle
10.	Sarah
11.	Carrie
12.	Sophie

Most of the participants have been using Instagram for four years or more and reported that they like this application mostly because of their love for photography, since they enjoy taking and uploading their own pictures. Nevertheless, two of them (participants Lily and Sophie) declared their discontentment with the recent change of the algorithm, which has resulted in some specific accounts and posts not to appear on the feed. Namely, Sophie, a 24-year-old recent Instagram user, commented about it that 'this is the thing I don't like, that I have to put, I would say, the extra mile into using Instagram, because I have to check the accounts by myself and not just by opening my feed and scroll down...'

One of the features of Instagram that the interviewees appreciate the most is the fact that they consider it a source where they can find creative and inspirational content that matches with their interests and personality, or that they find beneficial and helpful in any way. For example, Alice (24 years old) stated that Instagram is in her opinion 'more real than any other social media and more creative'. Accordingly, the majority of the interviewees expressed their interest in accounts and content (that they either like to see on their Instagram feed or look for by themselves) relevant to fashion, travelling,

suggestions for places (restaurants, attractions, etc.), beauty and lifestyle in general. Sarah, a 25-year-old girl who described Instagram as ‘source of such beautiful pictures’¹, confessed her belief that ‘the suggestions on Instagram are a little hipper and you save more time, because for me to search on TripAdvisor, to go to Google, type and stuff... I go straight to the page of the restaurant’². That is mainly the reason that the interviewees follow, aside from their friends and acquaintances, other accounts, such as Instagram pages of brands, celebrities or influencers.

4.2. Reasons for following lifestyle micro-influencers

Continuing from the previous section, most of the participants are following, among others, inspirational individuals ranging from influencers with hundreds of thousands of followers to micro-influencers, who are the focus of this study. The first category that emerged is related to the first sub-question of the research regarding the motives for following lifestyle micro-influencers who endorse products on Instagram.

4.2.1. Inspiration

Nine out of the twelve participants admitted that they have followed the micro-influencers by themselves, either because they came across their profiles on Instagram (interviewees No. 3, 4, 7 and 10), they heard about them through friends (interviewees No. 5, 6, 8 and 12) or they know them personally (interviewees No. 2 and 7). In these cases, inspiration has been reported to be one of the most important reasons for deciding to follow lifestyle micro-influencers. This inspiration can be translated by the interviewed young Instagram female users as taking ideas for outfits, incorporating new elements in their lifestyle and improving their personal posts on Instagram. The latter is best illustrated by Alice, follower of @mariapapagewrgiou, by explaining that this particular micro-influencer ‘likes pink and it's my favorite color, so I'm trying to post more photos with pink outfits, so it's a great inspiration for me’. Sophie explained that @ninahuebscher, one of the micro-influencer she follows, ‘can inspire you to try new things and [...] to go the extra mile for yourself’. In addition, Angela (25 years old) described how the same micro-influencer inspires her:

¹ Translated from Greek by the author

² Translated from Greek by the author

I am interested in fashion, first of all, and she's an influencer that offers you the chance to go back and see how she's dressed for example, what choices she made and, to tell you the truth, a lot of times, I... make screenshots or I go back to Instagram and see how she's dressed in order to be prepared for a... dinner, for an appointment, I use I think a lot of ideas from her and this is the important... about Instagram and this influencer. (Angela).

4.2.2. *Opinion seeking*

Inspiration is also linked to *opinion seeking*, in the sense that through micro-influencers, the young women who are using Instagram can look for tips and suggestions when it comes to new places, brands and products. Lily, who is 24 years old and follows @theviennesegirl among other micro-influencers, revealed that 'the thing I like about her is that she's not going to the... touristic places, but she... takes the time to find new places or gets lost in the city and when she finds a nice spot she would photograph it... [...] she was my guidance, if you want, for my walk or my night out'. Elle, the youngest interviewee (21 years old), also expressed her trust towards the recommendations that @frossotsp offers on Instagram, because 'she uploads very useful things'³ and named her as the source through which she learns about beauty products ('when I want to buy a cream or cosmetics in general, I will visit her profile and search'⁴). To use an expression that Sarah mentioned, lifestyle micro-influencers often serve as the 'brand awareness', since they 'tend to show you stuff you don't know', like Jenny (24 years old) described it. In regard to this, more than half of interviewees (participants No. 2, 4, 6, 7, 8, 9 and 10) have either sent a personal message or are willing to do so in order to ask the micro-influencers for more information about a product, a brand or a place they have recommended through their posts.

However, it became apparent from a great number of participants (interviewees No. 1, 2, 4, 6, 8 and 11) that it is not always the case that they will turn to micro-influencers for information and recommendations by their own initiative, as most of the times they will only see the posts by scrolling on their Instagram feeds. More specifically, when asked why she does not seek advice from the micro-influencers she follows, Dina (24 years old) explained that 'they are not, like, experts or something, if I want to... know about a new trend or anything, I'll go to... a magazine or a site or... to someone professional, not a micro-influencer'. Jenny, who follows @theviennesegirl, conveyed a

³ Translated from Greek by the author

⁴ Translated from Greek by the author

similar opinion, by stating that this micro-influencer 'is not my first priority regarding fashion or style'. Likewise, Alice specified that she does not count on @mariapapagewrgiou to update her about the new trends, as she prefers to make her own research and is more interested in getting inspired, mentioning that 'I know the trends before and I see how she includes them in in her posts'.

4.2.3. *Attractiveness*

Another reason that was recurrently coming forth during the interviews relates to the physical attractiveness of the micro-influencer and the aesthetically pleasing content of their account, since the majority of the participants mentioned that they were strong incentives to follow them in the first place. Mary, for instance, a 22-year-old follower of @ninahuebscher, mentioned that 'when someone is attractive, you are keen on following her, maybe for style or fashion or... beautiful feed that you get'. In the case of Lily and Sarah, who are both followers of @mariapapagewrgiou, they decided to follow her because they have seen her before in person and were impressed by her beauty and overall presence, a fact that resulted in them searching for her profile on Instagram. In addition, it had been illustrated many times that a polished, tasteful and appealing content is something that a considerable number of the interviewees (participants No. 2, 3, 6, 10 and 12) desire to see on their Instagram feed, and micro-influencers can successfully offer this kind of content. After all, as Sarah pointed out, Instagram is a mainly 'visual'⁵ application. Sophie, in particular, hinted that paying attention to the details and the overall quality of the content may play an important role in differentiating a specific micro-influencer from the others:

For me it was obvious that she puts a lot of effort on her photos and a lot of effort in the quality of the photos. [...] She has an account that is from the first post until the last super coherent and you can see that she loves details because I realized that she has a lot of red highlight in her photos. [...] When I open my Instagram account and scroll through those feeds, I have a thing that I can relate to her to say, 'oh, well it was red, yeah, maybe it was a post of Nina'. (Sophie).

The attractiveness and the pleasant first impression of the lifestyle micro-influencers and their posts played an exceptionally important role specifically in the case of two (Phoebe and Elle) of the three interviewees who were first followed by the micro-

⁵ Translated from Greek by the author

influencers rather than the opposite. To be more precise, Phoebe (25 years old) explained that she followed @eirnhka_ back after she saw and liked her profile and continued following her because 'I feel good when I see her posts, really feel nice because she is super attractive, super beautiful and you feel better with yourself'. Elle expressed herself about @frossotsp in a similar manner, since the appeal of the micro-influencer and the content she endorsed was the reason that she decided to follow her back and kept on following her.

4.2.4. Relatability

The similarities of the interests, style and personality between the interviewed young female Instagram users and both the lifestyle micro-influencers and the content they upload have been indicated as another decisive factor for following these micro-influencers. More specifically, the majority of the participants pointed out that one of the first things that they looked for in the profiles of the micro-influencers was the degree of relevancy with their personal style and preferences. Alice follows @mariapapagewrgiou because, as she revealed, she believes that she 'is close to my personal style and in real life we could be friends, so it's like having a... virtual friend without knowing her at all'. Mary stated that sometimes, when coming across specific posts of @ninahuebscher, she feels like 'I could have said that, or I could have been there', while in Dina's point of view, following 'someone that is at the exact same point at her life as me' is a big advantage. Moreover, the fact that they have similar interests, similar age and sometimes similar appearance can in many cases, according to some interviewees (Nos. 2, 5, 8 and 12), result not only in following these micro-influencers in the first place, but also in keeping on following them. This is best illustrated by Sophie:

It's quite helpful to get in touch or to get to know a place or a city through the lens of people like me. So first of all, she's probably in the same age, like me, so mid of twenties and maybe a little younger. She's living there [in Rotterdam] as a student. So, we can... we probably have the same ideas for lifetime or for leisure activities'.
(Sophie).

This congruence may result in creating a certain connection, or even a level of identification with the micro-influencer. At least four respondents (participants No. 3, 5, 6 and 7) confirmed that they feel like they have a more meaningful relationship with some of the lifestyle micro-influencers they follow. For example, Angela declared that she has a 'strong connection' with @ninahuebscher due to the exposure of her daily life through her

posts and stories and 'not only because of the products that she shows [...] but because I like her personality, she has a way to express herself via Instagram and this is really difficult for me'. Jenny, Lily and Georgia, who all follow @theviennesegirl, revealed that the content that this micro-influencer posts, specifically about Vienna, a city that they adore and have linked to happy memories, is what generates their personal connection with her. This connection is described as follows:

She has the vibe of the city and that's why I followed her in the beginning. And that's I will go on following her because... I feel this connection and I feel that, you know, if I am seeing images from her and from her posting the city and her... street walks or whatever she's posting, that I'm never losing this feeling, this connection to... this city which I love. (Jenny).

Of course, not all of the participants have built this kind of relationship with the micro-influencers they follow. This becomes clear by another group of interviewees (Phoebe, Elle, Sarah and Carrie), who deny any deeper personal connection with the lifestyle micro-influencers, by implying that having a few shared interests and aesthetics is not enough to create a substantial relationship, especially through Instagram. Sarah, for instance, indicated that although she enjoys and finds useful the posts of @mariapapagewrgiou, she tries to be more realistic, suggesting that this micro-influencer 'offers some services and I consume them'.

These findings have important implications regarding the first sub-research question of the study concerning the reasons that motivate the young female Instagram users to look for and ultimately follow lifestyle micro-influencers who practice product endorsement on this application. The next category will have as main subject the credibility of these micro-influencers and the different ways that their young female followers understand it.

4.3. Credibility of lifestyle micro-influencers

Source credibility and primarily its three dimensions of *trustworthiness*, *attractiveness* and *expertise*, as defined by Ohanian (1990), are the next theme that will be discussed and compose the core category of the analysis. This becomes obvious, as the three dimensions have a strong presence and keep showing up in other categories as well.

4.3.1. *Attractiveness*

Starting with the interpretation of lifestyle micro-influencers' credibility in general according to the interviewees, almost all of them mentioned *attractiveness* as one of the characteristics that these micro-influencers need to have, not only regarding their appearance but also regarding the content of their accounts. Specifically for four participants (Dina, Jenny, Lily and Sophie), being beautiful and having an attractive appearance are the most important features that a micro-influencer should possess, since they can determine the impact of the first impression. Especially because of the lifestyle content, with which the micro-influencers usually deal, such as fashion and beauty, many participants (interviewees No. 1, 4, 5, 8, 9, 10 and 11) interpreted *attractiveness* as one essential feature, in order for these micro-influencers to be considered credible. This level of credibility is what makes the followers wanting to 'copy-paste their styles' and get inspired by them so that they also feel pretty and stylish, as Sophie explained. In her opinion, 'today's society is so focused on attractiveness', therefore it makes sense that 'everyone wants to be attractive' and values this characteristic. Sarah also agreed with this, by stating that 'for these matters [beauty and fashion], I want the person [the micro-influencer] to be good-looking'⁶. This view was additionally supported by Lily, who pointed out that 'it's a big part of this industry [fashion and beauty] to be beautiful and... not only beautiful, you know, to have a certain image that people would admire and like'. Overall, Phoebe illustrated the importance of *attractiveness* as follows:

People nowadays want to see something and feel good about it. See something nice, something pretty, something that... makes them forget all of their problems. If you see something ugly, you are not going to follow it, you are not going to buy it, you are not going to... do anything [...], everything comes to attractiveness then. (Phoebe).

4.3.2. *Trustworthiness*

Trustworthiness was also frequently mentioned in the interviews, mostly creating a debate whether micro-influencers can be trusted or not, primarily regarding product endorsement. At least five of the interviewees (participants No. 1, 5, 6, 8 and 9) claimed that a micro-influencer should be trustworthy. Angela, who considers *trustworthiness* the

⁶ Translated from Greek by the author

most significant characteristic that a micro-influencer can have, stated that this feature can be enhanced by disclosing when an endorsed post is sponsored and by showing ‘that this specific photo has a specific purpose, it’s an advertisement’. Lily, although she expressed her disbelief that lifestyle micro-influencers can be trustworthy, also described Angela’s statement in her own words:

A credible one [micro-influencer] I think must say when it’s an ad, like, it should be obvious in my mind, because they also have their suggestions, their own, and it should be separated, like... the people that follow her and trust her should know what is an ad and what is not, and then they decide for themselves if they want to go and buy the product or try it. (Lily).

In addition, Elle declared her belief that lifestyle micro-influencers on Instagram inspire the feeling of trust to their followers in a higher degree and are more credible, because ‘they promote these products through their everyday life with the pictures that they post’⁷, thus making the endorsement ‘more effective’⁸ in comparison to the plain advertisements. Furthermore, she highlighted the pivotal role that *trustworthiness* plays as the means of persuading the audience through the practice of product endorsement. Phoebe, moreover, clarified that *trustworthiness* is for her more important than *attractiveness*, since she ‘will buy something and I will do something because I trust the micro-influencer and not because she is beautiful’.

Nevertheless, not every participant shared the same opinion about the *trustworthiness* of micro-influencers. A considerable amount of the interviewees (participants No. 7, 10, 11 and 12) expressed their doubts of how much they can trust these individuals and the products or the brands they endorse. Carrie, for instance, who follows @eirnhka_ and is 25 years old, expressed a more cynical approach to this matter, arguing that she would not trust any micro-influencer, product or brand that she does not know personally. A similar concern was expressed by Sarah, who argued that she cannot simply trust someone only by following them on Instagram and seeing their posts. However, she will deem a micro-influencer credible if she has some ‘steady collaborations’⁹ with trustworthy and high-quality brands. In this case, *trustworthiness* depends on the brands with which the micro-influencers collaborate and the prior

⁷ Translated from Greek by the author

⁸ Translated from Greek by the author

⁹ Translated from Greek by the author

knowledge the followers have for these brands. Likewise, Jenny stated that 'trustworthiness comes from the brands'.

Furthermore, the fact that lifestyle micro-influencers often promote sponsored products and brands may damage the degree of their *trustworthiness*, and consequently of their credibility, as it was indicated by a smaller number of interviewees (Georgia, Alice and Phoebe). Georgia, in particular, a 23-year-old follower of @theviennesegirl, revealed that she does not trust micro-influencers, because 'mostly they are paid to promote these products' and 'maybe even if they are not paid for this, they just get a lot of products from the same companies for free'.

The number of followers that an Instagram account has was additionally reported by five interviewees (participants No. 3, 4, 5, 6 and 10) to be linked with *trustworthiness* and credibility in general. For them, the more followers a lifestyle micro-influencer has, the more trustworthy she is considered to be. For this reason, Alice pointed out that she does not trust micro-influencers '100%', explaining why:

Micro-influencers are not as trustful as the Instagrammers with a larger amount of followers. [...] Micro-influencers need the money from advertising companies and they would not have as many offers, proposals as the more famous ones. So, they will accept anything. (Alice).

4.3.3. *Expertise*

The third dimension of credibility, *expertise*, was listed as well during the interviews as one of the main features that a lifestyle micro-influencer must possess, as six participants (interviewees No. 4, 5, 7, 9, 10 and 12) showcased. Having a specific area of expertise, whether that is about fashion, beauty, entertainment or travelling and staying on that track is essential for the credibility of the micro-influencers, as Lily acknowledged. According to Elle and Angela, the provision of detailed information concerning the endorsed products was considered to indicate how knowledgeable the micro-influencer is about them. For Sarah, having a 'long-term collaboration'¹⁰ with brands is another indicator of the micro-influencers' *expertise*, since it means that they will have sufficient knowledge about these brands and their products. Angela supported the importance of *expertise*, describing that if the micro-influencer 'doesn't have knowledge about the products or the things that [she] promotes, this will not be

¹⁰ Translated from Greek by the author

successful at all'. The following comment by Elle illustrates how essential *expertise* is for the perceived credibility of lifestyle micro-influencers:

Surely, they [micro-influencers] must know a lot of things about the product that they promote, because that is the point, namely they must promote the products to their followers, therefore they must have knowledge about them. It cannot be done differently. That is, to persuade the others to buy something, then you must know first of all the product, its features, its positive traits, its negative traits.¹¹ (Elle).

On the other hand, two interviewees (Phoebe and Dina) criticized the ability of lifestyle micro-influencers to showcase their credibility through the feature of *expertise*. More specifically, Dina expressed her skepticism by arguing that she does not 'think that expertise will make a huge difference on Instagram, because it's just a picture', while Phoebe claimed that when it comes to fashion, 'it's not a matter of knowledge', but more of style and knowing how to pose, since for her @eirnhka_ is more a model and less an opinion leader.

4.3.4. *Realness and coherence*

Another aspect regarding the credibility of the lifestyle micro-influencers that slightly emerged from the interviews dealt with the perceived realness and relatability of these micro-influencers. More specifically, Jenny described a credible micro-influencer as 'someone that is real, and that is trying to depict the reality' in the content that they upload on Instagram. According to her, credibility in micro-influencers can be achieved when she witnesses a 'more human side of them, if I see the human side I get that, ok, this person doesn't want only to take advantage of me, I mean, to find a way to take my money'. Additionally, the realness as an indicator of credibility was often connected with the consistency of the micro-influencers' content. Sophie, for instance, portrayed a credible micro-influencer as 'coherent, and that also indicates that they are authentic', and additionally gave emphasis on the importance of a systematic feed. Dina commented the following:

¹¹ Translated from Greek by the author

I think credibility is all about being true to yourself and your followers at the same time, so if someone started promoting, as I said, a more natural, a more effortless [...] image, you should continue showing that but always being you and being true to your followers, stay true to what you've started with and just grow it at the same time, but grow it better, don't change completely, views or anything. (Dina).

The theme of credibility in regard to lifestyle micro-influencers as product or brand endorsers highlights the various ways that this concept can be interpreted by their young female followers. Whether it is attractiveness, trustworthiness, expertise, the number of followers or simply being real and consistent, all these interpretations of credibility can offer some important clues for answering the second sub-research question about how the young women who follow micro-influencers on Instagram understand their credibility in terms of product endorsement. In the following category, the female followers' perceptions regarding the endorsed content posted by lifestyle micro-influencers will be investigated.

4.4. Product endorsement by lifestyle micro-influencers

Product endorsement is a central concept of the current research, therefore it was greatly discussed during the interviews. This sub-chapter will serve as an intermediate stage, extending the aforementioned theme of source credibility, and will prepare the ground for the findings related to the 'match-up hypothesis' theory.

4.4.1. Role of lifestyle micro-influencer endorsers

When asked for their opinion whether the lifestyle micro-influencers who practice product endorsement are more oriented towards being professional endorsers, seeking for more collaborations with brands, or whether they are just ordinary consumers, wanting to inform their followers of their new findings, the interviewees were divided. In particular, four participants (Georgia, Lily, Jenny and Sarah) leaned towards the former, suggesting that the micro-influencers they follow are more businesswomen, due to the sponsored promotions they do on Instagram. Jenny argued that @theviennese girl is 'not the average consumer girl' because 'she's trying to advertise her products and she has all these collaborations and... I get it, it's her thing and that's her... I guess, that's part of the way she makes her living, so I accept it and I'm in good terms with that'. For Lily and Sarah, it becomes obvious that the micro-influencers are not simple Instagram users, but have a

more business-like approach, by the overall image they have on this application and the always refined content on their accounts. Lily elaborated on this and described it as follows:

They have to think about every post that they do. If you and I were out one night and we wanted to post a video of us dancing with our friends, we can do it, but they can't because they have a certain... profile, they have a certain reputation... they have a certain feed and... you know, they also take care of the pictures to be... the one looking like the other, so when somebody goes to their profile and sees the first six pictures, it will be a beautiful profile. So... it's all business now for them. [...] And you can see that also if you go to their profile, it says 'public figure' or 'blogger', so even that shows that it's not a personal profile, it's a business profile. (Lily).

On the other hand, there is another group of interviewees (participants No. 1, 2, 4, 8 and 11) who sees the micro-influencers as simple girls, who are just posting about products and occasionally gain something from it. Alice, specifically, mentioned about @mariapapagewrgiou that 'she's more like a usual girl with an Instagram account [...] but I think she might took some opportunities to make money with the posts and... anyone would do the same'. Furthermore, she and Mary explained that what they appreciate the most and what makes them keep following @mariapapagewrgiou and @ninahuebscher respectively, is the fact that they perceive them more as consumers. Similarly, both Phoebe and Dina admitted that they treat the micro-influencers they follow as good-looking and stylish girls, who are not business-oriented. Carrie, as one of the most sceptical interviewees, declared that it may be 'flattering to have a lot of followers on Instagram'¹², but 'it is impossible to make a career of yourself only through Instagram, it does not have many future prospects'¹³.

Only three of the participants, Angela, Sophie and Elle, placed the micro-influencers they follow somewhere in between of being professionals and consumers, by combining these two different roles. Sophie, in particular, mentioned that from what she has understood, @ninahuebscher 'wants to be, or she wants to do this as a core business, but I think in terms of the amount of followers she has, she's not yet ready to do so' and that 'she's maybe in the first period of becoming a real professional influencer'. Elle also did not consider @frossotsp as strictly professional due to her lack of many

¹² Translated from Greek by the author

¹³ Translated from Greek by the author

followers, even though she is possibly earning money. Lastly, Angela expressed her opinion about @ninahuebscher:

First of all, she is a businesswoman and she... proves that when she uses the hashtag #ad. [...] However, she... is close to her followers, she is close to everyday people and she's trying to offer a picture of her life more common, more... real and she is close to reality and that makes her a consumer. [...] She's a consumer because she chooses specific clothes, dresses, jeans, shoes and things like that and... at the same time she's for some of these products a businesswoman. (Angela).

4.4.2. Quality of endorsed products/ brands

Since lifestyle micro-influencers are frequently endorsing brands and products through their posts on Instagram, their quality and how it is generally perceived by the followers was also discussed. Overall, it became clear through the interviews that the majority of the interviewees leaned towards a negative answer on whether micro-influencers can guarantee the quality of the endorsed content and expressed their doubts about anyone being able to assure that what you see is what you get. More specifically, Georgia, Alice, Lily and Elle argued that they cannot be sure about the quality of the products, because micro-influencers receive them for free or they get paid by brands to promote them, therefore praising these products is expected. Lily also pointed out that because in some cases the micro-influencers receive a lot of products from companies and brands, 'they won't have the time to test them themselves', resulting in uncertainty on behalf of their followers. Jenny and Dina claimed that the only case where they can be sure about the quality of the endorsed product is if they know that its brand is of high-quality. Sarah presented another approach, by suggesting that she can trust micro-influencers regarding the quality of the products that they promote depending on the type of the product. Namely, she mentioned the following:

When it's exclusively for beauty products, I think that she [@mariapapagewrgiou] can guarantee their quality from the point that I see the products on her, I don't believe that she would put something that she wouldn't know on her face. [...] When she collaborates with some clothing brands, which I know that they are very cheap, I don't know how much she can guarantee [the quality], because... she is a very beautiful girl, in an ideal setting, therefore by that very fact, even if the

garment is awful, if you pose right it's very difficult for it not to look good, but actually no one can guarantee that they will look good on me too.¹⁴ (Sarah).

4.4.3. Sponsored endorsements by lifestyle micro-influencers

When it comes to distinguishing the sponsored content from the personal posts of a micro-influencer, almost all of the interviewees have developed specific techniques to achieve that, even though a few of them (Angela, Elle, Carrie and Phoebe) admitted that it was difficult for them at the start and sometimes still is. Elle, for instance, explained that her lack of knowledge about micro-influencers and influencers in general gave her a hard time telling apart what was sponsored and what was not, resulting in her believing that they were just expressing their genuine opinion regarding products and brands, but has since realized that this is not always the case. Nevertheless, for at least half of the participants (interviewees No. 2, 3, 6, 8, 10 and 12), it is quite obvious when a micro-influencer endorses sponsored products and brands. Moreover, Dina, Lily, Jenny, Mary, Sophie and Sarah revealed that they are aware that it is now obligatory to disclose when a post is sponsored on Instagram, by using the correspondent hashtags or the sentence 'in paid partnership with'. Nevertheless, even without this new regulation, the description of the picture or the frequency that a tag is used can give away the sponsored content, according to four interviewees (Alice, Georgia, Lily and Mary). This is further explained by Alice:

If she [the micro-influencer] tags a product multiple times, and from the description... If it's [the product] overexposed in the post, then it's probably sponsored. But if it's genuinely put in the post, it will have maybe one little tag or a reference, something like that. [...] If it's a post all for the product... it might be sponsored. If it's with a lot of products and all of them actually, they are tagged... it's just a personal recommendation. (Alice).

Regarding their opinion about the disclosure of the sponsored content by the micro-influencers on Instagram, the vast majority of the interviewees declared their agreement on this statement. From them, a group of three participants (Angela, Lily and Jenny) strongly argued that revealing that a post is sponsored is an obligation for the micro-influencers in terms of being honest to their followers. Namely, Lily suggested that

¹⁴ Translated from Greek by the author

the micro-influencers should disclose any sponsorships 'for their followers' sake and for their own', since 'the followers are the ones that make them have a job in the first place'. Angela praised @ninahuebscher for being transparent, because 'she doesn't want to hide something and to make people feel insecure about their choice [for following her]'. Furthermore, Jenny commented on the whole matter:

That's the right thing to do, you know... say that this is a sponsored content, because... if it's not, I think that many people that will find out afterwards will feel a bit... fooled, that ok, what, now she is trying to manipulate us in a way in order to buy something? [...] If somebody I admire is showing me something that she prefers or that she likes to use, it's very likely that I will do the same. I mean, if I can afford it. And that's why I believe that they should show us that this is... an advertisement because we will regard it as such. (Jenny).

Another three interviewees (Georgia, Phoebe and Elle) suggested that the blurred lines between sponsored and personal content may benefit micro-influencers, mentioning that when it is clear that a micro-influencer's post is an advertisement, the followers will not be that sure about the quality of the endorsed products and brands, because the micro-influencer may have lied or concealed important information in order to sell them or make them more appealing. Phoebe, in particular, said that 'if you say it's an advertisement, then lots of people will say "yeah, ok, you advertise it, of course you will say good things about it". So, that's the whole point, I think'. Lastly, Mary and Sophie brought to light another aspect of the importance of disclosing the sponsored content, namely for the protection of the younger users of Instagram, who do not have experience on how micro-influencers work and are more exposed to their influence. Mary illustrated that 'not only adults are using Instagram, so... maybe younger people or kids that have access to those post, maybe they don't get it and sometimes [...] they indirectly get messages'.

As most of the interviewees demonstrated, their perception of the micro-influencer's credibility did not change when they came across sponsored endorsements of products and brands. Nevertheless, the reasons that each of the participants mentioned to support their answers, were slightly different. Mary and Jenny, for instance, have come to terms with the fact that promoting brands and products are part of the lifestyle micro-influencer's work and it is something that does not surprise them anymore. Specifically, Mary stated that she has 'got used so many years that I have been watching different kind of accounts, they change through the years of course, that... I do not know

one of those influencers, either they're small or bigger, that they do not advertise products, so... I understand that it must be done'. In Dina's opinion, her perception for @mariapapagewrgiou's credibility did not change because 'usually the sponsored posts are with brands that are... matching this influencer'. For Angela, @ninahuebscher remains a credible micro-influencer because 'if you see an influencer, a person that you admire and you like her style, to... present some products and give you the chance to buy them, you feel ok and you understand that she is doing something and doesn't have to hide anything'. Sophie, on the other hand, argued that @ninahuebscher's credibility is not damaged because she expects her 'to pursue this [being a micro-influencer] as a profession and the fact that she posts more sponsored posts would confirm my assumption'.

4.4.4. Success of product endorsement on Instagram

Additionally, the interviewees gave their own definitions about a successful product endorsement and the characteristics that it should have, according to their point of view. Again, a lot of different ideas were mentioned, but overall, one of the recurring characteristics referred to the congruence and relevancy between micro-influencers and the brand or product, as Mary, Lily, Jenny, Sophie and Sarah suggested. On that, Jenny added that a successful product endorsement should address the right audience, therefore it is important to 'do a market research before doing anything'. A great number of interviewees (participants No. 1, 3, 5, 10 and 11) supported that an appealing content is what makes an endorsement successful. To be more precise, Phoebe and Angela both mentioned the use of quotes on the description of the picture, together with any necessary information about the product or the brand that is endorsed. Dina and Sarah also explained that storytelling can benefit the endorsement, with the latter claiming that she would appreciate 'a really nice story behind the product, with really convincing arguments'¹⁵. Furthermore, as Georgia and Elle described, the most successful product and brand endorsements are those who do not look like plain advertisements and are depicting the truth as much as possible.

Taking into consideration their opinions for the perfect way to endorse products and brands, the majority of the participants claimed that the specific lifestyle micro-influencers they follow are successful endorsers. For Angela, success is translated as being 'real and authentic', two characteristics that @ninahuebscher possesses in her

¹⁵ Translated from Greek by the author

opinion. Sophie claimed for the same micro-influencer that she is a successful and trustworthy endorser because she gives the impression that she uses everything she endorses in real life too. Georgia, Elle, Jenny and Phoebe explained that the quality of the content is what makes the micro-influencers they follow successful, with Phoebe commenting that every time she sees @eirnhka_'s pictures 'it feels like... you want to be her'. Moreover, Mary, from her point of view, described the success of @ninahuebscher as an endorser taking into account the fact that during the years that she is following her 'she hasn't changed the way she does it [endorsing products and brands]... as many others have done'.

In this sub-chapter, the twelve interviewees shared their opinions about the sponsored products and brands found on the lifestyle micro-influencers' Instagram accounts and their perceived quality, touched upon the role of these micro-influencers either as businesswomen or as consumers and illustrated their understanding of a successful endorsement. These findings are connected to the theories surrounding influencer marketing and source credibility in general and can thus assist the purpose of the research. The subsequent category will present the findings referring to the match-up hypothesis regarding lifestyle micro-influencers and product endorsement and the ways it is interpreted by the interviewed Instagram users.

4.5. Congruence of lifestyle micro-influencers and the endorsed content

As the title suggests, in this section the theme of the match-up between the lifestyle micro-influencers and the products or brands they endorse on Instagram will be discussed, through the participants' portrayals and opinions.

4.5.1. Appropriateness of the fit between lifestyle micro-influencers and the endorsed content

Overall, it became apparent from the interviews that the micro-influencers followed by the participants endorse products and brands suitable and relevant to their image, style and personality which they present on Instagram. More specifically, Phoebe shared that whatever @eirnhka_ endorses 'always feels nice and it feels that it suits her, it doesn't feel like she's not her'. Moreover, Sarah explained that @mariapapagewrgiou will not promote something just because it is in fashion or because she got paid for it, but only when it flatters her style and online presence, adding that it is the micro-influencer who uses the products and not the other way around. A similar opinion was presented by

Mary, who together with Elle argued that they feel like the micro-influencers they follow (@ninahuebscher and @frossotsp respectively) use the endorsed products in their daily life and do not blindly promote them. Additionally, the congruence of the micro-influencer and the endorsements is illustrated by Angela as follows:

She [@ninahuebscher] has a specific style and she uses specific products that match her overall image, she's a young girl, she has enthusiasm about her life and she shows that by travelling, by wearing specific clothes and by promoting specific products. I see some common features among the products that she shows [...] And this is what we like about her, the clothes that she wears match to her personality, her hair, everything is really suitable. (Angela).

The three dimensions of credibility (*trustworthiness*, *expertise* and *attractiveness*) also emerged and were linked to the fit between the micro-influencers and the endorsed brands and products, according to at least five interviewees (Nos. 3, 4, 6, 8 and 9). To be more precise, Georgia and Jenny, who both follow @theviennesegirl, and Alice, who follows @mariapapagewrgiou, declared that the appearance of these micro-influencers matches almost always with the products they promote. Jenny demonstrated that @theviennesegirl 'is an attractive woman, and... she promotes classy stuff. She has a classy style, her, the way she dresses is classy again, even her face is classy, I mean... everything matches with each other'. Furthermore, Alice highlighted that seeing a match between an attractive micro-influencer and a product that relates to *attractiveness*, such as a lipstick, is what will make her want to buy it. For Elle, @frossotsp is able to inspire trust to her followers in a satisfying degree through her endorsed posts, because she gives the impression that she has tried the products and provides all the necessary information. In addition, Mary expressed the following opinion about @ninahuebscher:

She's involved in fashion and beauty so it's... obvious that she would advertise those stuff too and that's why... When we say attractive, we mean that her posts and her appearance are... compatible with it, and she has the experience from many years now that she had tried a lot of stuff and a lot of brands, so that she can judge the products correctly and promote them. (Mary).

4.5.2. Mismatch between lifestyle micro-influencers and the endorsed content

Nevertheless, there is not always congruence between the endorsed content and the micro-influencer. A few interviewees (Alice, Lily, Phoebe and Elle) mentioned that

they have noticed some cases when the micro-influencers they follow endorsed a product or a brand that did not suit their overall image and style. These instances, even though not that common, were received with skepticism by the four interviewees, who found them quite odd and deviant from usual. To Lily and Alice, it was obvious that the micro-influencers endorsed these products and brands because they received monetary or other rewards. Lily, in particular, 'felt that they are so in need for followers and money and stuff that they... people like us that follow her [@theviennesegirl] question her at that time'. Alice, from her point of view, mentioned that the quality of one product that @mariapapagewrgiou endorsed gave away the mismatch, since her followers know her style and preferences and she would never recommend this product without getting paid.

Additionally, Phoebe described a case when @eirnhka_ posted a picture of her with an outfit different than expected, expressing that it did not feel effortless and that she understood that this micro-influencer 'has to put this product on, so probably she does. I don't think she was dressing up for going somewhere like that, so of course it's the product' and concluding that when she notices a mismatch 'it feels like it's not her, [like] it's another girl'. Elle, the last interviewee who witnessed an improper fit between the micro-influencer she follows (@frossotsp) and an endorsed product, stated that she 'found it weird'¹⁶, because it was not relevant to fashion, beauty and the general content of her Instagram account. However, when she realized that 'there are others [micro-influencers] who are doing that'¹⁷, she put her skepticism aside.

All of the above is associated with the third sub-question of the study regarding the ways that the young female Instagram users comprehend the match between lifestyle micro-influencers and their endorsements. These findings can therefore help in providing an answer for the main research question. Next, I will discuss the purchase habits and decision-making journey of the participants that emerged during the interviews.

4.6. Purchase decisions on Instagram

Regarding their purchase decisions, seven interviewees admitted that they have bought a product that a micro-influencer endorsed. Most of them mentioned that either they liked the way the product was presented (participants No. 2, 4, 5 and 9) or it was something they needed at that given time (participants No. 7, 8 and 10). Aside from these reasons, Angela suggested that one other motivation for the purchase she made was the fact that @ninahuebscher's style was close to hers, which made her feel like 'you want

¹⁶ Translated from Greek by the author

¹⁷ Translated from Greek by the author

to... be like her sometimes, not in a negative way, because you admire her'. Mary claimed for the same micro-influencer that the expertise and knowledge she demonstrated for specific products and brands was an important factor in her decision to buy what she endorsed. Moreover, Mary, together with Elle and Sarah, explained that the good quality of the purchased products resulted in them trusting more the micro-influencers and their endorsements. This was better described by Mary:

I tried it myself and... it turned out that she was right, something that made me think that a lot of other stuff that she promotes or says are maybe... also true, so I trusted her, let's say, more. (Mary).

However, the majority of the interviewees, whether they purchased a product endorsed by a lifestyle micro-influencer or not, argued that they would not immediately and blindly buy something they saw on Instagram. As Phoebe stated, 'it's something... in the subconscious maybe, it's not like I will see that and the day after that I am going to buy [it]'. This means that, as these participants suggested, they will first make their own research to learn more about the product or the brand. In Dina's opinion, 'micro-influencers [don't] have that much power to... persuade someone buy something just because they are showing it'. Likewise, Sarah explained that in her own words:

As consumers, we are way more informed than in the past, so it is very unlikely that I will buy something [from a micro-influencer]... I will first read the reviews, I will see what the others have to say about it, I will look at its [Instagram] page... [...] even if the brand itself promoted it, even if my friend recommended it to me... I would still follow all these steps. [...] To me, micro-influencers are a piece of the customer journey¹⁸. (Sarah).

This final category addressed the participants' purchase decisions and experiences with the endorsements by lifestyle micro-influencers, which have as ultimate goal to promote and sell products to their followers, and provided more clues towards the answer of the main research question regarding the young female followers' perception about the practice of product endorsement by micro-influencers on Instagram.

¹⁸ Translated from Greek by the author

5. DISCUSSION AND CONCLUSION

The purpose of the current research was the investigation of how the young female Instagram users perceive the practice of product endorsement by lifestyle micro-influencers. The study was based on the theories regarding influencer marketing, electronic word-of-mouth, source credibility and the match-up hypothesis, as they were presented in the respective chapter. Taking into account the novelty of using micro-influencers as a marketing tool for endorsing products and brands on social media such as Instagram, this is one of the few existing studies that explored this phenomenon from a qualitative approach, through in-depth interviews of twelve female Instagram users between 21 and 25 years old, who follow lifestyle micro-influencer endorsers on this application.

By implementing thematic analysis and following the six-step guide provided by Braun and Clarke (2006), five themes emerged from the conducted interviews related to the reasons for following lifestyle micro-influencers, their perceived credibility, their practice of product endorsement and congruence with the endorsed content they post on Instagram, as well as their involvement with the followers' decision-making process. These findings adequately provided an answer for the main research question (*How do young female Instagram users perceive product endorsement through the posts of lifestyle micro-influencers?*) and the posed sub-questions, as I will showcase in the following paragraphs.

The first sub-research question referred to the motives of young female Instagram users for following and interacting with lifestyle micro-influencer endorsers on this application. According to the findings, the most important reason is to get inspired, in order to improve their lifestyle. Nonetheless, when it comes to *opinion seeking*, which is closely related to inspiration, the motives are not so clear. Overall, the young women on Instagram are likely to follow lifestyle micro-influencers due to their endorsements, recommendations and suggestions of (new) products, brands and places. This is in line with what Bearden, Netemeyer and Teel (1989) described as informational interpersonal influence, arguing that people tend to turn to well-informed individuals to get informed about products, among others. Therefore, lifestyle micro-influencers become the source of eWOM on Instagram, with which followers, and specifically those of the female demographic, want to engage, as Chu and Kim (2015) also described. At the same time, however, these followers may not consider the micro-influencers their first choice or number one source for seeking information and tend to be wary, as they do not rely completely on them and usually make their own research for what they want to know before they make a purchase.

In addition, as the results indicated, the attractiveness of the lifestyle micro-influencers and their content in general is another strong motive for following them, since Instagram is an application focused on images and therefore its young female users want to see beautiful pictures of beautiful people on their feed. Last but not least, the degree of relatability with the micro-influencers was also found to be a factor that can affect the young female users' decision to follow them. Thus, the young women who use Instagram are more willing to follow a lifestyle micro-influencer, with whom they share common interests, aesthetics, views and even similar physical characteristics. In some cases, these similarities may result in generating a more meaningful relationship, with the follower connecting emotionally with the micro-influencer. This finding is in accordance with what Abidin and Ots (2015) claimed, namely that one of the main strengths of (micro-)influencers lies on their ability to be more relatable, with a more accessible way of living than the celebrities.

Regarding the second sub-question of the research (*How do young female Instagram users make sense of lifestyle micro-influencers' credibility regarding product endorsement on this application?*), the findings mostly revolved around the three dimensions of credibility, according to Ohanian's (1990) model: *trustworthiness*, *attractiveness* and *expertise*. To be more precise, *attractiveness* emerged as the first sign of credibility, since this feature is crucial for the micro-influencers who endorse content that usually relates to the social, physical and sometimes mental aspect of one's life. This serves as confirmation for the findings of Eisend and Langner (2010), as well as Lord and Putrevu (2009), who suggested that consumers with *transformational* motivations tend to evaluate the credibility of an endorser in terms of *attractiveness*. Subsequently, *expertise* came forth as an additional characteristic of a credible lifestyle micro-influencer. In particular, the young female Instagram users perceive as more credible the micro-influencers who know a lot about the products or brands they endorse and provide their followers with all the necessary information. As for *trustworthiness*, despite being identified by Seiler and Kucza (2017) as the most important indicator of credibility, in the current research it is considered to be the most questionable and most difficult to achieve of the three dimensions when it comes to lifestyle micro-influencers.

Specifically, *trustworthiness* can arise from many circumstances, such as mentioning which posts are sponsored, collaborating with well-known brands and incorporating the endorsed products in their daily routine. Furthermore, based on the results, the number of the followers can also be an indicator of a trustworthy micro-influencer, as De Veirman, Cauberghe and Hudders (2017) suggested. This is also connected with both the *reputation* and *endorsement* heuristics, which Metzger and

Flanagin (2013) demonstrated as two of the cognitive strategies to identify credible sources in the online space.

Aside from the three dimensions of credibility, a fourth feature that adds to the overall credibility of the lifestyle micro-influencers, according to their young female followers, refers to the degree of realness and consistency they showcase on Instagram, through their endorsements. To be more precise, these micro-influencers are more likely to be recognized as credible if they follow a specific style of posting and do not deviate from it in the name of the sponsored endorsements.

Since lifestyle micro-influencers frequently promote sponsored recommendations, the young women who follow them have become aware of that practice as part of how these individuals operate on Instagram and consider it an expected behavior on their behalf. Furthermore, as in some cases it can be quite challenging to tell apart the sponsorships from the personal recommendations, they have also developed specific techniques to distinguish which content is sponsored and which is not. Therefore, even though the excessive promotion of sponsored content may eventually affect the micro-influencers' image as trustworthy in a negative way, like the findings of Petty and Andrews (2008) suggest, the young female followers' perception of their credibility remains relatively unaltered. At the same time, however, these followers tend to regard lifestyle micro-influencers more as consumers who use Instagram to recommend products, brands, places and services, rather than professional endorsers, despite Abidin and Ots (2015) arguing that a balanced combination of these two roles can preserve their credibility.

Moreover, the perceived quality of the products and brands that lifestyle micro-influencers endorse on Instagram can ultimately play a role on determining how credible they are. Specifically, the findings of the current research indicated that the young women who follow lifestyle micro-influencers on Instagram are less likely to believe that these individuals can guarantee and are honest about the quality of the products or brands they endorse. This perception can put in risk the micro-influencers' credibility, taking into account that Abidin and Ots (2015) claimed that one way to protect it is by being sincere and by testing the quality of the products on their own, before they proceed to the endorsement.

The third and final sub-research question dealt with the understandings of young female Instagram users regarding the congruence between lifestyle micro-influencers and the products they endorse on this platform, and relied greatly upon the concept of the match-up hypothesis. To be more precise, for the young women who follow micro-influencers on Instagram, being relevant to the endorsed product or brand is, together

with the high quality of the content in general, one of the most important characteristics of a successful endorsement, as a great number of researchers illustrated (e.g. Kamins & Gupta, 1994; McCormick, 2016; Misra & Beatty, 1990; Ohanian, 1990; Till & Busler, 2000). Based on the results, lifestyle micro-influencers for the most part endorse products and brands that are suitable to their overall image and style, a fact that was praised by their young female followers, thus confirming the positive effects of the match-up hypothesis. In spite of this beneficial influence, however, it was indicated that the compelling presentation of the content or the usefulness of the endorsed product, rather than the congruence of the endorser with the endorsement, are the main reasons that will lead the young women on Instagram to make a purchase through a micro-influencer.

Furthermore, credibility, and mostly its dimension of *attractiveness*, was found to be linked with the fit between micro-influencers and their endorsements, since their young female followers are expecting products or brands that are related with the enhancement of the physical appearance to be endorsed by attractive micro-influencers. This is in agreement with the findings of several studies (e.g. Kamins, 1990; Kamins & Gupta, 1994; Lien, Chou & Chang, 2012). As it was mentioned before, lifestyle micro-influencers mostly endorse content relevant with fashion and beauty, fields where *attractiveness* is extremely important, therefore it is this feature that excels when it comes to the effectiveness of the match-up hypothesis, as Kamins (1990) suggested. Concerning the instances where the congruence of the micro-influencer endorser and the content is not achieved, the young female Instagram users address them as unsuccessful and as obvious signs of micro-influencers wanting to earn money or other rewards.

The current research provides answers for the ways lifestyle micro-influencers who practice product endorsement on Instagram are perceived by their young female followers and was conducted through the prism of the theories regarding influencer marketing, electronic WOM, source credibility and the match-up hypothesis. Overall, it offers valuable insights for the academic field, considering the existing gap in the literature about micro-influencers and product endorsement on Instagram. While previous research focused primarily on celebrity endorsers (e.g. Choi & Rifon, 2012; Fleck, Korchia & Le Roy, 2012; Kamins, 1990; Misra & Beatty, 1990; Pradhan, Duraipandian & Sethi, 2016; Spry, Pappu & Cornwell, 2011; Van der Walddt, Van Loggerenberg & Wehmeyer, 2009), this particular study sheds some light on product endorsement by micro-influencers, a lesser researched field. In addition, the research contributes to what Chen (2017) suggested, by presenting the ways that marketing strategies which are based on influencer marketing and product endorsement are being perceived and received by the consumers on Instagram. Namely, it showcases how the lifestyle micro-

influencers' main audience on Instagram, the young women, interpret and understand their endorsements, which has not been formerly adequately studied, to my knowledge.

This research can also benefit the brands and marketing strategists, who are using micro-influencers for the promotion of their products and services through social media. More specifically, the findings of the research can help in understanding better what the main audience of the lifestyle micro-influencers expects from them and their endorsements. This can therefore assist the brands and marketers in developing more efficient strategies, such as selecting the most appropriate micro-influencer endorser for their products, taking advantage of the features that differentiate one micro-influencer from another and using them in their favor. Correspondingly, this study has implications for the lifestyle micro-influencers as well, since it can give them guidance for improving their endorsements by promoting products and brands in a more subtle and creative way, by always being honest to their followers and making clear when an endorsement is sponsored and by keeping their content relevant, appealing and coherent.

Nevertheless, the present study must not be considered a panacea for any misuse of product endorsement as a marketing practice, therefore its findings must always be critically assessed before they are implemented. The emergence of micro-influencers as endorsers on Instagram is quite recent and there is need for more research on this field, in order to comprehend more clearly its dynamics. Additionally, the limitations of this study need to be taken into consideration, which will be discussed in the following section, together with the recommendations for future research.

5.1. Limitations and future research

There are a few limitations connected to the research, mostly connected to the way the interviews were conducted and the overall nature of this particular research method. My initial plan was to carry out all of the interviews exclusively face-to-face, nonetheless, that was not the case, since a great number of interviews was conducted through Skype, some of them with the webcam off, after the request of the interviewees. This had as a result the loss of potentially important visual and nonverbal information, which could further contribute to the findings of the research.

An additional limitation refers to the selection of the participants, as it was based on five Instagram lifestyle influencers. While these micro-influencers were chosen due to their practice of product endorsement on this application, it may be hard to translate the findings for all the lifestyle micro-influencers' young female followers, since not all micro-influencers endorse products and brands using the same methods and thus they may be

perceived in a different way. Furthermore, as it has been argued before, the rise of the micro-influencers and their utilization for endorsements is a relatively new phenomenon and therefore the available theory for the specific topic was quite limited. For this reason, many findings regarding influencers in general and celebrities as endorsers were applied to the case of micro-influencers, taking into consideration their similarities.

Aside from the aforementioned limitations, there are plenty of opportunities for future research, with the current study as a starting point. First, the focus of the research was solely on the lifestyle micro-influencers on Instagram, nevertheless they can be found in other social media, such as Facebook and Snapchat and platforms like YouTube, which also offer them the possibility and the space to practice product endorsement. Therefore, a suggestion could be to study the young women's perceptions regarding lifestyle micro-influencers in these online media, considering their unique features, which could enable comparisons between them and Instagram for potential differences or similarities in the ways these micro-influencers are understood by their female audience. Consequently, a research like this could contribute in a more detailed investigation of micro-influencers and product endorsement in the online environment, and even in the development of a new framework in regard to influencer marketing and social media.

Moreover, since this research did not take into account the nationality, educational level and occupation of the micro-influencers' young female followers on Instagram, the examination of product endorsement by lifestyle micro-influencers through the scope of these demographics could be of academic interest, in order to explore this phenomenon both culturally and socially. Another suggestion for future research includes the investigation of the perceptions regarding lifestyle micro-influencer endorsers in different age groups among the female followers, as the particular study only focused on the women between 18 and 29 years old. This could further help in the identification of the reasons behind the different level of involvement and Instagram use of these groups.

Finally, a future study could aim its attention to Instagram micro-influencers who get involved with other fields aside from lifestyle, such as fitness and technology, and investigate the how their followers make sense of product endorsement in their respective specialties. While lifestyle is currently the major genre in content generation, and especially when it comes to Instagram, influencer marketing is expected to continue growing and to steadily gain ground in other areas as well, hence it would be interesting from an academic perspective to explore this diffusion.

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APPENDIX A: INTERVIEW GUIDE

Before the start of the interview, the researcher will thank the interviewee for her participation, describe briefly the topic of the study and ask permission for recording the conversation. In addition, the participant will be informed about her right in anonymity and will be assured about the confidentiality of the collected data.

The interview questions are divided into categories, according to their function and connection with a specific theory, as discussed in the Theoretical Framework chapter.

Introductory questions:

1. How long have you been using Instagram?
2. Which features of this application do you like/ dislike?
3. What kind of content do you like to see on your Instagram feed? Why?
4. Do you generally follow a lot of influencers on Instagram? Why?

Electronic word-of-mouth and micro-influencers:

5. Specifically for (name of micro-influencer), can you describe how you connected with this micro-influencer on Instagram?
6. Why did you followed/ followed back this micro-influencer?
7. What is your opinion about this micro-influencer?
8. What do you like more about this micro-influencer and her posts?
9. How would you describe the this micro-influencer's posts with product endorsements on Instagram?
10. How do you usually interact with this micro-influencer's posts containing product endorsements? Why?

11. Do you turn to the posts of this micro-influencer for information/ the latest trends?
Why?
12. Do you feel like you have a certain connection with this specific micro-influencer?
If yes: how would you explain this connection?

Source credibility:

13. How would you describe a credible micro-influencer? / What does credibility in regard to micro-influencers mean to you?
14. What matters to you most when it comes to micro-influencers: trustworthiness, expertise or attractiveness? Why?
15. Do you believe that this micro-influencer can guarantee the quality of the products she endorses?
16. Do you see this micro-influencer more as a businesswoman or as a consumer like you?
17. How easily can you tell apart the sponsored from the personal content?
18. Do you believe it should be clear when the content of a post is sponsored?
19. Does your perception of the micro-influencer's credibility change when you come across sponsored content on her account? Why?

Match-up hypothesis:

20. What would you consider a successful product endorsement on Instagram?
21. Do you believe that this micro-influencer is a successful endorser? Why?
22. How appropriate do you find the fit between the micro-influencer and the products she recommends?

23. Have you observed any case where the endorsed product was different than usual? If yes: How did you respond to that?

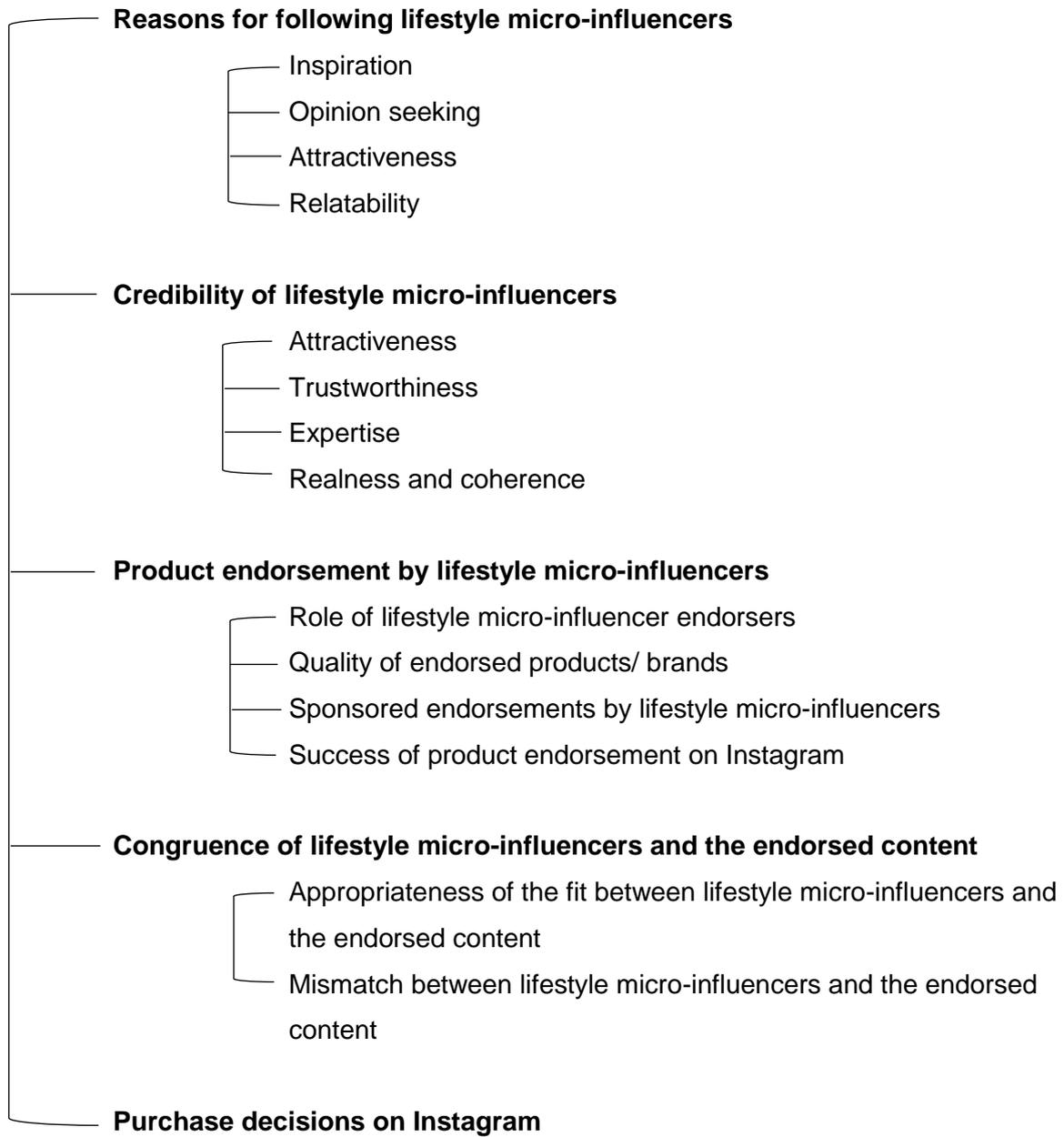
24. Do you believe that the endorsed products match the micro-influencer's image as trustworthy/ attractive/ expert?

25. Have you ever purchased a product that was endorsed by this influencer? If yes: What motivated you to do that purchase?

Closing question:

26. Are there any recommendations you would have for this micro-influencer regarding the way she endorses products on her posts?

APPENDIX B: CODING TREE



APPENDIX C: INTERVIEWEES' INFORMATION

No.	Pseudonym of interviewee	Age	Follower of
1.	Phoebe	25	@eirnhka_
2.	Dina	24	@mariapapagewrgiou
3.	Georgia	23	@theviennesegirl
4.	Alice	24	@mariapapagewrgiou
5.	Angela	25	@ninahuebscher
6.	Jenny	24	@theviennesegirl
7.	Lily	24	@theviennesegirl @mariapapagewrgiou
8.	Mary	22	@ninahuebscher
9.	Elle	21	@frossotsp
10.	Sarah	25	@mariapapagewrgiou
11.	Carrie	25	@eirnhka_
12.	Sophie	24	@ninahuebscher