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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3nd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

Tabel of Content

Business and Marketing

Banking and Syar'i Banking

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Operating Management

The Influence of Celebrity Endorsement On the Trust and Decisions Of The People Buying In Online Shop Through Social Media In Makassar

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ABSTRACK

The role of Celebrity Endorsement as a determining factor in purchasing a product is not new. Some companies use artists in bringing products to the community. This study aims to determine the effect of Celebrity Endorsement on trust and buying decisions on online shops on social media. The snowball sampling method is used in determining the sample, with the acquisition of a sample of 55 people. Primary data collection through questionnaires distributed to 55 respondents. Based on the research results that have been described in the previous chapter, the conclusions of this study are: (1) Celebrity endorsement has a significant positive effect on consumer confidence in online shopping on social media, The better the celebrity endorser used in advertising a product, the higher consumer confidence in a product. (2) Celebrity endorsement has no significant positive effect on purchasing decisions for a product online on social media. There are other factors that more influence consumer decisions in buying a product online on the social media, (3) Trust has a significant positive effect on online purchasing decisions on social media, the better the endorser advertises a product, the stronger the level of consumer confidence in making a purchase, (4) Celebrity endorsement has a significant positive effect on online purchase decisions on social media through trust, Celebrity endorsement need to be convincing

Keywords: Celebrity Endorsement, Trust, Decision, Online shopping, social media.

1. INTRODUCTION

In Indonesia, the number of internet users reaches 132 million people. The use of the internet is dominated by activities on social media, namely Instagram. In Indonesian, Instagram according to MAU (Monthly Active Users) data has reached 40 million users. Due to the increasing popularity of social media, the use of advertisements on social media is a good thing to introduce a product. One of the effective advertising methods is celebrity endorsement. Advertisers believe that the use of celebrities affects the effectiveness of advertising, brand recall, and recognition, as well as purchase intentions and behavior (Sagar et al., 2011). Celebrity endorsement can be considered as an effective promotional tool because of its usefulness and fame. Because of its effectiveness, entrepreneurs have the courage to spend large amounts of money each year to use celebrity endorsement (Hammad , 2014).

Online shop shopping patterns are in great demand by consumers aged 18-35 years, one of the media used in online shop is Instagram. The results of research conducted by e Marketer on 203 online shop users with Instagram media in 2016 showed that Instagram online shop consumers aged 18-35 were very enthusiastic about shopping for clothes with 67.5% of users followed by 64.9% clothing accessories. and lastly for toys and handicraft objects, only 14.9%.

The selection of celebrities in delivering the message is expected to have a quick impact on brand awareness and brand recognition. The accuracy of selecting the message source (Endorser) can be based on the attributes attached to the Endorser (Shimp, 2003: 460). The use of celebrity endorser communicators who have characteristics will be able to influence positive attitudes or consumer responses to these products, so that consumers will consider them in the buying process and are expected to directly influence behavior through the subconscious. Thus consumers are influenced to buy without coercion. After being influenced voluntarily, consumers want and are happy with the product, so if consumers have the ability to buy, they will eventually make purchases of the desired product in the future (Shimp , 2003: 464). According to Shimp (2010: 251) the five special attributes of Endorser are explained by the acronym TEARS which includes (1) Trustworthiness, (2) Expertise, (3) Attractiveness (physical attractiveness), (4) Respect, and (5) Similarity (similarity to the intended audience).

2. THEORETICAL REVIEW

1. Promotion

According to Stanson (2012), promotion is the best combination of strategies from advertising variables, personal selling, and other promotional tools, all of

which are planned to achieve the goals of the sales program. Meanwhile, according to Lamb, Hair, Mc-Daniel (2001) promotion is communication from sellers who inform, persuade, and remind potential buyers of a product in order to influence their opinion or get a response.

The promotion mix is a company's total marketing communication program consisting of advertising, personal selling, sales promotion and public relations that the company uses to achieve its advertising and marketing goals. According to Kotler and Armstrong (2012), promotion mix is a special formulation of personal advertising, sales promotion, and public relations that companies use to achieve their advertising and marketing goals. Meanwhile, according to Basu Swasatha (2010), promotion mix is the best combination of strategies. variables of advertising, personal selling, and other promotional tools, all of which are planned to achieve the goals of the sales program.

So it can be concluded that the Promotion mix is marketing elements that are interrelated, blended, organized and used appropriately, so that the company can achieve its marketing goals effectively, while satisfying the needs and desires of consumers. In essence, there are four variables in the promotional mix (some argue that there are more than four variables), namely:

1) Personal selling
Personal selling is an oral presentation in a conversation with one or more prospective buyers aimed at achieving sales. In personal selling, there is direct interaction, face to face between buyers and sellers
2) Advertising
Advertising is a non-personal presentation and promotion of ideas, goods and services paid for by certain sponsors.
3) Sales Promotion
Sales promotion is a marketing activity other than personal selling, advertising and publicity that encourages consumer purchases and retailer effectiveness.
4) Publicity
Publicity is driving demand non-personally for a product, service or idea using commercial news in the mass media and sponsors are not charged a direct fee.
2. Celebrity Endorsement

Celebrity endorsement has a very big influence on a company because celebrity endorsement affects consumers' perceptions of the products offered so that they decide whether to buy or not, the use of celebrity endorsement is the best form of promotion to increase sales or the name of a product so that it is known to many consumers. The use of celebrity endorsement also represents a product whether it has good quality or not, because through advertising consumers can assess a product.

Tatik (2013: 171) argues that using artists to promote products is considered to have a strong enough influence because of their popularity in society, there are four roles that celebrities can play in promoting products or services

Celebrity Endorsement has been in use for a long time (Ahmed et al., 2012), advertisers realized that by using well-known public figures in their advertisements they would be able to align the personality brand with the celebrity. This advertising technique using celebrities is very influential for the company if used appropriately. Every celebrity can provide information from the advertisement they deliver, but there are aspects of choosing Celebrity Endorsement, when celebrities match the product, likes and their attitude or specifically that leads to identification and persuasion. consumers to build a relationship between product success and celebrity impact (Sasetyo et al., 2012). Since the presence of Celebrity Endorsement affects consumer purchasing decisions positively, producers and retailers always prefer to use celebrity endorsements to sell their products (Farhat and Mustafa, 2011).

Celebrity Endorsement is measured from several aspects (Ahmed et al., 2012):

1) Celebrity attractiveness
Positive and favorable customer perceptions of a physically attractive endorser. Attractive does not only mean physical, but includes the endorser's lifestyle, the dimensions of his personality.
2) Celebrity meaning transfer
Transfer meanings state that whenever a celebrity endorses a product, the customer associates a certain meaning with the endorser and ultimately is associated with the brand. Endorsers bring their own meaning to brands.
3) Celebrity credibility
Credibility is the effectiveness of the message based on the perceived level of expertise and trust the customer has in the endorser.
4) Celebrity product match-ups
Product Match-Up states that there must be a perfect match between celebrity personality characteristics and brand attributes. The extent to which success and suitability can be determined by the fitness level between the brand and the celebrity.
3. Trust

Trust is an organized pattern that is formed on one's knowledge of a product (Daniel et al, 2009: 170). Love for a certain brand indicates a consumer has a sense of trust in that brand. A consumer's trust in a product is influenced by the number of advertisements or promotions carried out by the company or from within himself which includes individual experiences or information obtained. The existence of customer

satisfaction will lead to trust in the brand. Meanwhile, according to (Jasfar , 2009: 167) "trust is the glue that allows companies to trust others in organizing and using resources effectively in creating added value".

4. Purchase Decision

Setiadi in Daga (2018) decision-making model, all aspects of influence and cognition are involved in consumer decision making, including knowledge, meaning, belief that is activated from memory and the processes of attention and understanding involved in translating new information in the environment. However, the essence of consumer decision making is the integration process that combines knowledge to evaluate two or more alternative behaviors, and select one of them. The result of this integration process is a choice, which is presented cognitively as behavioral desires. Consumers make decisions about which behaviors to make to achieve their goals and thus "solve the problem, consumer decision making is a problem solving process directed at the target. .

According to Kotler (2002), purchasing decisions are actions of consumers to want to buy or not to a product. Of the various factors that influence consumers in purchasing a product or service, usually consumers always consider the quality, price and products that are already known to the public. Before consumers decide to buy, consumers usually go through several stages first, namely, (1) identification of the problem. , (2) information search. (3) evaluation of alternatives, (4) decision to buy or not, (5) post-purchase behavior. Another definition of purchasing decisions according to Schiffman and Kanuk (2000: 437) is "the selection of an option from two or alternative choices". It can be interpreted that a **Figure 3.1** Conceptual framework

purchasing decision is a person's decision where he chooses one of several alternative options.

Factors Affecting Consumer Purchasing Decisions According to Phillip Kotler (2003: 202) consumer purchasing behavior is influenced by four factors, including the following:

1. Cultural factors
Culture, sub-culture and social class are very important for buying behavior. Culture is the most basic determinant of desires and behavior. Growing children will acquire a set of values, perceptions, preferences, and behaviors from families and other important institutions.
2. Social Factors
Apart from cultural factors, consumer purchasing behavior is also influenced by social factors, including the following:
3. Personal
Purchasing decisions can also be influenced by personal characteristics including age and life cycle stage, occupation, economic conditions, lifestyle, and the buyer's personality and self-concept.
4. Psychological
Finally, the factors that can influence consumer purchasing decisions are psychological factors

3. METHOD

Based on the explanation that has been described about the effect of celebrity endorsement on people's trust and decisions on online shops on social media, a conceptual framework is formed which is used in this study based on three previous studies. The conceptual framework is as follows:

3.1. Population

Population is a generalization area consisting of objects / subjects that have a certain quantity and characteristics that are determined by the researcher to be studied and then draw conclusions. The population in this study were all social media users who use social media to shop, the number of which cannot be identified with certainty (un-identified).

3.2. Samples

According to Sugiyono (2011), that the sample is part of the number and characteristics of the

population. Location and Time of Research In this study, researchers have no place to conduct research if the research is conducted online. While the time needed to conduct research takes approximately two months starting from September to October 2019

Data Processing and Analysis Method

a. Descriptive Statistical Analysis

Descriptive statistical analysis is used to explain the average value of the research variables, so that it can be concluded which indicators are the most important to be used in explaining the research variables.

b. Analysis of Structural Equation Model (SEM) with Partial Least Square (PLS)

The analysis technique used in this research is Structural Equation Modeling (SEM) using the Warp PLS program (Ver. 6.0) developed by Ned Kock in 2010 (Ghozali, 2012),

Testing the structural relationship model is mathematically formulated to state the causal relationship between variables (Ferdinand, 2005: 102) as follows:

$Y1 = \beta1 (X) + Z1$ …… Equation (1)

$Y2 = \beta1 (X1) + \beta2 (Y1) + Z2$ …… Equation (2)

Where :

Y1 = Public Trust

Y2 = Community Decision

X = Celebrity Endorsement

$\beta1$; & $\beta2$ = Regression weight (standardized beta regression coefficient)

Z1 = The first measurement error (zeta) in the latent variable

Z2 = The second measurement error (zeta) in the latent variable

Sampling Technique

The sampling technique used in this research is purposive sampling technique, where the sample must meet the following criteria:

4.1. Actively using social media.
4.2. Never bought a product through social media

Table 4.1

4.3. Products purchased using celebrity endorsements

How to collect data from respondents with a questionnaire via social media, the questionnaire that has been distributed is stored on Google Drive.

4. DATA ANALYSIS AND DISCUSSION
4.1. *Data analysis method*

Processing data in this study using analysis of SEM Warp PLS version 6.0. In the Warp PLS analysis there are two evaluation models, namely, the measurement model (Outer Model) and the structural model (Inner Model) which can be explained as follows:

1.The Results of the Measurement Model Evaluation Test (Outer Model)

Evaluation Model (Outer Model), there are 3 criteria in the model evaluation analysis, namely, convergent validity, discriminant validity and composite reliability. The following are the results of data processing:

a. Convergent Validity

Convergent validity of the measurement model can be seen from the correlation between the indicator score and the construct score (loading factor). a model is said to be good and meets the Convergent Validity test if the factor loading value of each indicator is ≥0.70 and the p-value <0.05 is considered significant.

The results of Convergent validity processing in the Warp PLS Version 6.0 test can be explained in the following table:

Model 1	CE	Trust	Decision	P Value
X1	(0.792)	-0.034	0.260	<0.001
X2	(0.689)	-0.413	0.292	<0.001
X3	(0.781)	0.323	0.020	<0.001
X4	(0.740)	0.096	-0.345	<0.001
X5	(0.715)	-0.078	-0.228	<0.001
X6	(0.074)	0.588	-0.059	0.289
Y11	0.239	(0.889)	-0.124	<0.001
Y12	-0.311	(0.807)	0.046	<0.001
Y13	0.069	(0.563)	0.129	<0.001
Y21	-0.038	-0.068	(0.827)	<0.001
Y22	0.081	0.192	(0.754)	<0.001
Y23	-0.035	-0.104	(0.846)	<0.001

Source: Primary data (processed from Warp PLS version 6.0, 2019).

Based on the results of data processing in the table, it can be explained as follows:

1) Convergent Validity for Celebrity Endorsement

The table above, it can be concluded that of the four Celebrity Endorsement indicators, X1, X3, X4, X5 meet the Convergent Validity standard with a value

of> 0.70 so that these indicators are not excluded in model 1. For the X2 indicator is not removed from the model because it refers to the opinion. (Sofyan and Heri, 2011: 18 in Hasanuddin , R., & Sjahruddin , H. 2017) standardized loading factor values above 0.5 are acceptable, while those below 0.5 are excluded from the model. So that there is no good reason to issue this

indicator. While the X6 indicator has a value of <0.70, so the indicator must be removed from the model, and model 2 is tested.

2) Convergent Validity for trustworthiness

The table above, it can be concluded that of the three indicators of confidence, two of the indicators (Y11 and Y12) meet the Convergent Validity standard with a value of> 0.70 so that these indicators are not excluded in model 1. The Y13 indicator is also not issued because it has a value above 0, 5. So that all indicators are not excluded from model 1.

3) Convergent Validity for purchasing decisions

Based on the table above, it can be concluded that of the three indicators of purchasing decisions all meet the Convergent Validity standard with a value of> 0.70 so that these indicators are not excluded from model 1.

Based on the test in the table above, it shows that there are still indicators that do not meet the Convergent validity test, namely indicators of message delivery so that the testing of model 2 is carried out, the results of testing in model 2 can be seen in the table below

Table 4.2

Model 2	CE	Trust	Decision	P Value
X1	(0.792)	-0.023	0.258	<0.001
X2	(0.692)	-0.392	0.288	<0.001
X3	(0.783)	0.374	0.009	<0.001
X4	(0.738)	0.088	-0.342	<0.001
X5	(0.713)	-0.096	-0.223	<0.001
Y11	0.250	(0.889)	-0.119	<0.001
Y12	-0.322	(0.807)	0.042	<0.001
Y13	0.066	(0.563)	0.128	<0.001
Y21	-0.012	-0.113	(0.827)	<0.001
Y22	0.061	0.226	(0.754)	<0.001
Y23	-0.043	-0.090	(0.846)	<0.001

Source: Primary data (processed from Warp PLS version 6.0, 2019).

The results in the table above show the results of the Convergent validity test for model 2, where in the previous model 1 there were several indicators on the Celebrity Endorsement variable that did not meet the Convergent validity standard, so model 2 was tested. In testing model 2 above, all indicators did not meet the standard Convergent validity has been removed from the model, so that the Convergent validity test in model 2 has been fulfilled for the Celebrity Endorsement variable, trust and purchase decision.

b. Discriminant Validity

The next test is after Convergent Validity, namely Discriminant Validity. A construct is said to be good if it meets the discriminant validity requirements, namely, the results in view combined loading and cross-loadings show that loading to other constructs (cross-loading) is lower than loading to variable constructs. The results of the discriminant validity test can be seen in the table following.

Table 4.3

Model 2	Loading	The value of loading construct				Information
			CE	KPR	KPT	
X1	(0.763)	>		-0.031	0.345	*Fulfill Discriminant Validity*
X2	(0.843)	>		-0.409	0.300	Fulfill *Discriminant Validity*
X3	(0.736)	>		0.567	0.014	*Fulfill Discriminant Validity*
X4	(0.891)	>		0.099	-0.385	*Fulfill Discriminant Validity*
X5	(0.911)	>		-0.106	-0.248	Fulfill *Discriminant Validity*
Y11	(0.779)	>	0.301		-0.144	Fulfill

						Discriminant Validity
Y12	(0.849)	>	-0.301		0.039	Fulfill *Discriminant Validity*
Y13	(0.776)	>	0.147		0.286	Fulfill *Discriminant Validity*
Y21	(0.900)	>	-0.013	-0.125		Fulfill *Discriminant Validity*
Y22	(0.771)	>	0.095	0.348		Fulfill *Discriminant Validity*
Y23	(0.903)	>	-0.047	-0.099		Fulfill *Discriminant Validity*

Source: Primary data (processed from Warp PLS version 6.0, 2019).

c. Composite Reliability

The next test is the construct reliability test which can be measured by 2 criteria, namely composite reliability and Crombach alpha. A construct is declared testing in the study can be explained in the table below:

reliable if the composite reliability value is> 0.70. This study uses 3 (three) latent variables, namely the variable Celebrity Endorsement (X), Trust (Y1) and Purchase Decision (Y2). Composite reliability

Table 4.4 Composite Reliability

Model 2	CE	Trust	Decision
R-Squared		0.321	0.271
Adj. R-Squared		0.308	0.243
Composite reliab.	0.861	0.804	0.851
Cronbach's Alpha	0.798	0.630	0.736
Avg. var. extrac.	0.555	0.586	0.656
Full collin. VIF	1.498	1.645	1.287
Q-squared		0.318	0.298

Source: Data processed from the results of the 2019 study

Table 4.4 in model 2 can be concluded that the Celebrity Endorsement Conflict variable (X) has a reliable Composite value of 0.861> 0.60, Trust (Y1) has a reliable Composite value of 0.804> 0.60 and the purchasing decision variable (Y2) has a reliable Composite value of 0.851> 0.60 while for Crombach Alpha value of the three variables has a value> 0.60. Based on the test results, it can be concluded that all variables in this study have met the test standards for Composite reliability.

4.2. Hypothesis Test Results

Hypothesis testing in this study is based on its significance value. The level of significance in this study was 5% or 0.05. The following is the path coefficient table value and the level of significance of the influence between variables in the following table:

Table 4.5 Path Coefficients and P-values

Path coefficients				P values			
	CE	KPR	KPT		CE	KPR	KPT
CE				CE			
KPR	0.566			KPR	<0.001		
KPT	0.207	0.395		KPT	0.052	<0.001	

Mediator			0.224	Mediator			0.007

Description: CE: Celebrity Endorsement

KPT: Purchase Decision

KPR: Trust

Source: Data processed from the results of the 2019 study.

The following is an explanation to prove the proposed research hypothesis:

H1: Celebrity Endorsement has a positive and significant effect on trust

Conclusion: Supporting the hypothesis is caused because the path coefficient value is positive and the significance value is <0.05

H2: Celebrity Endorsement has a positive and insignificant effect on purchasing decisions Conclusion: Support partly because the path coefficient value is positive and the significance value is> 0.05

H3: Trust has a positive and significant effect on purchasing decisions

Conclusion: Supporting the hypothesis is caused because the path coefficient value is positive and the significance value is <0.05.

H4: Celebrity Endorsement has a positive and significant effect on decisions through trust Conclusion: Supporting the hypothesis is caused because the path coefficient value is positive and the significance value is <0.05.

Celebrity Endorsement can lead to consumer trust, Celebrity Endorsement can lead to purchase decisions, trust can lead to purchase decisions, Celebrity Endorsement can lead to purchasing decisions through trust.

4.3. The influence of Celebrity Endorsement on trust

The results of this study are in line with the results of Wijaya research. Semuel and Adiwijaya (2019) state that there is a significant positive influence between Celebrity Endorsement and brand trust.

Different results were found in Herdianzah (2019) research that the use of celebrity endorsers and social media influencers did not have a significant difference in influence on consumer perceptions of consumer trust and purchase intention on Instagram social media.

4.4. The influence of Celebrity Endorsement on decisions

The path coefficient which is positive indicates that Celebrity Endorsement tends to influence purchasing decisions. This is because consumers have considered

several things so that they decide to buy products advertised by these celebrities. The p-values 0.052> 0.05. It means that the influence of Celebrity Endorsement does not really influence the consumer's decision to buy a product. This is because there are other things that are more convincing for consumers to buy a product apart from the influence of the Celebrity Endorsement.

4.5. The influence of trust on decisions

The path coefficient is positive, explaining that trust tends to influence purchasing decisions. This is due to the emergence of consumer confidence in a product and convincing consumers to buy the product.

The p-values are 0.001 <0.05. It means that the influence of trust is proven to influence purchasing decisions. This is because when consumers feel satisfaction and trust in one type of product, consumers will not buy another product.

Research conducted by Sukma et al. (2016), Kiswalini and Nurcahya (2017), Gunawan and Djati (2018) provide evidence that trust influences purchasing decisions. Different results are shown in the research of Citra and Santoso (2016) that trust has a positive, but not significant, effect on purchasing decisions.

4.6. The influence of Celebrity Endorsement on purchasing decisions through trust

The influence of positive Celebrity Endorsement on purchasing decisions through bias trust can be seen from the Path coefficients value of 0.224 and the p-value of 0.007 <0.05. So it can be concluded that Celebrity Endorsement has a significant positive effect on purchasing decisions through trust.

The path coefficient is positive, explaining that the role of Celebrity Endorsement can influence purchasing decisions. This is due to the mediating variable (trust), consumers who are interested in the advertised product will automatically believe in the product and decide to buy the product. Because consumers will not buy a item if there is no sense of trust in a product.

The p-values are 0.007 <0.05. It means that the role of Celebrity Endorsement through trust has been shown to be able to provide (increase) consumer decisions to buy. This is because consumers want to satisfy their desire to have a product marketed by celebrities. In addition, to fulfill a lifestyle or to fulfill needs so that consumers decide to buy products advertised,

The results of this study are in line with the research of Wijaya, Semuel , and Adiwijaya (2019)

which places trust as an intermediate variable (mediation / intervening), providing evidence that the role of trust in analyzing the influence of Celebrity

CONCLUSION

Based on the research results that have been described in the previous chapter, the conclusions of this study are:

1. Celebrity endorsement has a significant positive effect on consumer confidence in online shopping on Instagram. The better the celebrity endorser used in advertising a product, the higher consumer confidence in a product.
2. Celebrity endorsement has no significant positive effect on purchasing decisions for a product online on social media. There are other factors that more influence consumer decisions in buying a product online on the Instagram.
3. Trust has a significant positive effect on online purchasing decisions on Instagram. The better the endorser advertises a product, the stronger the level of consumer confidence in making a purchase.
4. Celebrity endorsement has a significant positive effect on online purchase decisions on Instagram through trust. Celebrity endorsers need to be convincing.
5. consumers to buy products that are advertised the better the way the endorser is delivered, the more consumers will trust and decide to buy.

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