



CONGRUENCE AND CREDIBILITY IN CELEBRITY ENDORSEMENT ON PATRONAGE INTENTIONS OF REAL ESTATE INVESTORS IN ANAMBRA STATE

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Abstract

This study examines the effect of celebrity congruence and celebrity credibility on the patronage intentions of investors in real estate firms in Anambra State, Nigeria. The main objective is to determine how the alignment of a celebrity's image with a brand's values (congruence) and the celebrity's trustworthiness and expertise (credibility) influence investors' decisions to patronize real estate firms. A survey research design was employed, with data collected through structured questionnaires distributed to 204 real estate investors in Anambra State. A sample size of 173 respondents was used for analysis. Multiple regression analysis, with JASP 0.13.0.0 was the statistical method adopted to analyse the data. The results indicate that both celebrity congruence and credibility significantly influence patronage intentions. Celebrity congruence had a positive coefficient of 0.261, while celebrity credibility had a stronger positive effect with a coefficient of 0.335. Together, these variables explained 38.7% of the variance in patronage intentions, with credibility having a slightly higher impact than congruence. The study concludes that celebrity endorsement is an effective marketing strategy for influencing investor decisions in the real estate sector, especially when the endorsers are credible and aligned with the brand. The implications suggest that real estate firms should carefully select celebrities who align with their brand values and possess credibility. Further research could explore other moderating factors like brand image or the influence of digital influencers versus traditional celebrities in shaping consumer behaviour.

Keyword: Celebrity Congruence, Celebrity Credibility, Patronage Intentions

Introduction

Celebrity endorsement has been used for decades to promote products to consumers. In

marketing, celebrity endorsement is a very common phenomenon in the twenty first century. Zhang & Chen (2023) concluded that almost all celebrities have appeared in



every fifth advertisement. Celebrity endorsement is a marketing strategy that involves using a celebrity's status to promote a product or brand (Nwaoboli, 2022). Celebrity endorsement triggers brand promotion, and increases customers' patronage intentions (Keller & Lehman 2021). Competition has intensified among players in the real estate industry in Nigeria with several of the top players devising interesting strategies to outdo their competitors and attract attention for a larger market share of the market. Celebrity congruence refers to the alignment or match between a celebrity's image, values, or behavior and the perceptions or expectations of their audience celebrity may be more successful in promoting a product if they are renowned for an image lifestyle. When there is high congruence, the celebrity's image aligns well with the brand's values or the audience's expectations, which can enhance the effectiveness or sponsorship. Celebrity credibility refers to the integrity, honesty, and dependability of the celebrity regarding the subject matter (ZorBari-Nwaitambu & Kalu 2020). Consumers associate varying degree of credibility with different information sources. It is believed that the more credible the source, the more persuasive the endorser is likely to be in influencing the acceptance of advert message by the audience. Real estate firm are businesses that manages, buy, sell, invest, and develop properties. In the context of real estate firms, celebrity endorsement can significantly increase the visibility of real estate firms or development projects. Celebrities aid give visibility to a brand or product through their vast social media following and media presence Bergvist & Zhou (2021). For example, in 2023 a nollywood actor Zubby Michael and the popular comedian Sir one on one also known as woman leader was endorsed by

Pineleaf estate limited, a real estate firm with presence in Anambra state. When a celebrity endorses for real estate firms, it can enhance the credibility of the developer making it more appealing to the potential buyers, because celebrities often have loyal fan base who trust their judgement and choices. People perceive endorsed products as more trustworthy due to positive association with the celebrity's reputation (Chan & Fan 2020). Celebrity endorsement is faced with many challenges in the real estate sector industry in Nigeria regarding brand promotions and its sole objectives of influencing investors patronage intentions in Anambra State. There are complaints that many celebrities features does not align with the features of the endorsed brand and hence will not guarantee a triumphant result when there is dearth of celebrity congruence. Again, the exorbitant cost of obtaining an endorser with a captivating personality that will draw attention of people, the dearth of celebrity congruence occasioned by the credibility gap between the celebrity and the endorsed brand diminishes brand equity. Against this background, the study assesses celebrity congruence and celebrity credibility on patronage intentions of real estate firms with reference to investors in Anambra State.

Hypotheses of the Study

- Ho1:** Celebrity congruence has no significant effect on patronage intentions of investors of real estate firms in Anambra State, Nigeria.
- Ho2:** Celebrity Credibility has no significant effect on patronage



intentions of investors of real estate firms in Anambra State, Nigeria.

Theoretical Framework

For this article, two theories were adopted which is celebrity match up model and source credibility Model.

Match-Up Model: The Match-up model of celebrity endorsement, initially proposed by (Khale & Homer 1985), suggests that the effectiveness of a celebrity endorsement depends on the congruence between the celebrity endorser and the endorsed brand or product. Proponent of this model argue that a strong match between the endorser and the product leads to more positive consumer intentions to purchase. In trying to ensure a matchup between a communicator and product, clarity is needed regarding the aspects in which the two should have a close resemblance. The key dimensions of celebrity match up model entails; meaning transfer, fit, and congruence. Meaning Transfer refers to the extent to which the celebrity's feature like expertise, attractiveness, or likability, transfer positive associations to the endorsed brand. Fit is the degree of compatibility between the celebrity endorser and the endorsed brand in terms of image, values and target audience. Congruence has to do with the alignment between the celebrity endorsers' persona and the perceived attributes of the endorsed brand or product. This model assumption is the belief that consumers will transfer the perceptions of the celebrity endorser onto the endorsed product, leading to increased patronage intentions. Critics argue that the model oversimplifies the complex relationship between celebrities, brands, and consumers, and may overlook other influential factors in consumer behavior. A close match between the brand and the

celebrity enhances the believability and attractiveness of a celebrity endorser (Parmar et al., 2019). Hence, emphasis should be put on choosing the right celebrity with direct connection to product category in order to be perceived as an expert in the field.

Source Credibility Model: The source credibility model was developed by (Hovland, Janis & Kelly 1953). The model argues that the expertise and trustworthiness of an endorser are dependent for the effectiveness of the message. The credibility model consists of two tenets dimensions; expertise, and trustworthiness. Onu et al.,(2023) asserts that expertise is whether or not the target audience perceives that the endorser is a valid assertions, that he or she has experience and knowledge in the area of the product category .Trustworthiness is about the target audience perceptions, how honest, dependable and believable the endorser is perceived to be. Li and Wang (2021) asserts that untrustworthy endorsers are argued to be questionable sources of a message. Assumptions of this theory include the bid that consumers transfer their perceptions of the celebrity onto the endorsed brand, and that credibility enhances persuasive effectiveness. Criticism often revolves the potential mismatch between the celebrity and the endorsed product which can lead to the skepticism or backlash from consumers if the association seems forced or inauthentic. This theory suggests that credibility of the source of a communication influences its persuasiveness. In the context of celebrity endorsement, the celebrity's perceived legitimacy and reliability serve as a source of credibility that can influence consumers' attitudes towards the brand being endorsed (Harrison & Lee 2021).

CONCEPTUALIZATION OF FRAMEWORK



Literature review show that various researches have been done on celebrity endorsement and patronage intentions, but very few researchers focused on celebrity's congruence and credibility and their impact on real estate firms.

Celebrity Congruence: The principle of congruence simply depicts matching celebrity's features with the attributes of the brand or commodity can effectively affect purchase intention. Parmar et al., (2019) discussed the importance of celebrity congruence in endorsement strategies emphasizing that the alignment between the celebrity's image, values and the endorsed brand enhances authenticity and consumer trust. Bergvist & Zhou (2021) have shown that a higher degree of congruence between a celebrity and a brand leads to better consumer responses.

For example, a study by Lee and Thorson (2021) found that congruence between the celebrity's image and the brand's features enhances consumer attitudes and patronage intentions. Research by Kim and Na (2022) suggest that congruence positively influences perceived trustworthiness and authenticity, which in turn affects the effectiveness of the endorsement. Consumers are more likely to believe and be influence by endorsement when they perceive a natural fit between the celebrity and the product. Recent studies also emphasize the importance of cultural context in determining congruence. For instance, Liu et al., (2023) explored how cultural values influence the perception of celebrity congruence and found that congruence effects can vary significantly across different cultures. Jay Min et al.,(2019) asserts that congruence not only enhances engagement but also boots the overall effectiveness of social media marketing campaigns. The efficacy of the brand endorsement by a

celebrity is intricately linked to the extent of the alignment that exist between the promoters' persona and the promoters brand. Conversely, misalignment in celebrity endorsement can undermine consumer trust and brand authenticity, particularly when consumers perceive lack of fit between the celebrity's persona and the endorsed brands (Parmar et al., 2019).

Celebrity Credibility: One of the most vital reasons for using celebrity as a spokesperson is to make the message more credible, an important benefit because some advertising research suggests that about 70 percent of consumers think that advertising is often untruthful. Celebrities who are seen as trustworthy and knowledgeable are more likely to be effective endorsers (Harrison & Lee 2021). Deepa, & Giridhar(2018) asserts that celebrity credibility is defined as the integrity, honesty, and dependability of the celebrity regarding the subject matter. Credibility enhances the effectiveness of celebrity endorsement by establishing trust and authenticity with consumers (Smith & Johnson 2021). Zhang and Kim (2024) examined how celebrity credibility contributes to long-term brand success. They suggest that endorsements by credible celebrities not only drive immediate sales but also cultivate lasting relationships with consumers, resulting in higher customer retention rates and enhanced brand resilience. Credible celebrities not only enhance brand image but also strengthen consumer loyalty and long-term brand equity (Keller and Lehman 2022). These explanations underscore the importance of celebrity credibility as a dimension of celebrity endorsement from recent scholarly perspectives. Advertisers and marketers recognize that credible celebrities can effectively enhance brand trust, influence



consumer behavior positively, and contribute to overall brand success and market competitiveness.

Patronage Intention: Patronage intentions refers to the likelihood that a consumer will patronize a particular brand in the future (Nwaoboli 2022). It is a vital concept in marketing as it helps companies comprehend consumer behavior and make informed decisions about product development, pricing, advertising, and promotion. Patronage intention is a key element of the theory of planned behavior which was developed by Icek Ajzen (1991). As suggested by the theory, it states that a person's behavior is driven by their attitudes, subjective norms, and perceived behavioral control. This theory asserts that purchase intention, is influenced by a person's attitude towards the product or service, the social norms surrounding its use, and their perceived ability to purchase it. Numerous factors can influence patronage intention, including product attributes, brand image, price, promotions, and social influence. Several studies have examined the impact of these factors on patronage intention, and the findings suggest that different factors may be more or less vital depending on the brand category and the consumers' individual characteristics. Similarly, Hsu, Chang & Chen (2019) found that promotions such as discounts and free gifts were more effective in increasing patronage intention for hedonic brands (such as cosmetics and fashion items) than for utilitarian products (such as household appliances and office supplies). Measuring Patronage intention is a critical task for marketers, and several methods have been

Literature review show that various researches have been done on the

developed to do so. One common approach is to ask consumers directly about their likelihood of purchasing a product or service in the future using likert scale or other rating scaler. However, some scholars have criticized this approach, arguing that patronage intention is often unreliable and does not necessarily translate into actual behavior (Verplanken & Holland 2018). Therefore some researchers have developed alternative measure, such as the intention - Behaviour gap scale (Sheeran 2019). Patronage intention has numerous applications in marketing research and practice. For example, companies can use patronage intention to evaluate potential success of new brands before they are launched, to identify target markets, and to optimize their pricing and promotional strategies. Moreover, patronage intention can be used as a predictor of actual behaviour, and some studies have shown that it can be a useful tool for forecasting sales and market share (Nwaoboli 2022). Despite its usefulness, patronage intention has some limitations and challenges that should be considered. One limitation is that it is often based on self reported data, which can be subject to bias and may not reflect actual behavior. Additionally, patronage intention may vary depending on the context in which it is measured, such as the survey method or the time frame. Moreover, Suryavanshi et al., (2022) suggest that patronage intentions may not fully capture the complexities of consumer decision-making. They argue that consumers often exhibit varying levels of patronage intentions based on situational factors or temporary influences, which may not accurately reflect their true brand loyalty or commitment over time.

CELEBRITY ENDORSEMENT

79

H1

Patronage
Intentions

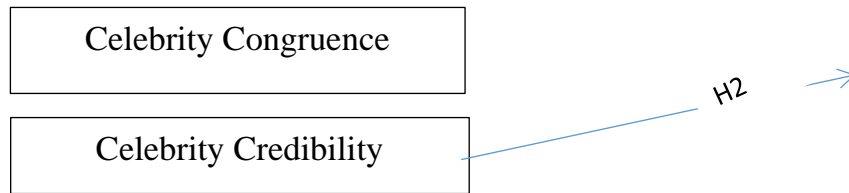


Figure 1: conceptual Framework for the study developed by the Researcher

Empirical Literature Review

Chukwu (2023) studied influence of celebrity endorsement on buyer patronage, a study of Checkers Custard in Awka South. The objectives of the study were to; examine the impact of celebrity fit, celebrity credibility, celebrity expertise and also to ascertain the effect of brand image on the relationship between celebrity endorsement and buyer patronage of checkers custard. The study adopted a descriptive research design, questionnaire was used to collect data from 399 respondents using random sampling. Pearson Product Moment Correlation Coefficient were used to analyze data. Major findings revealed that there is a relationship between celebrity fit, celebrity credibility, expertise, and each is highly significant and has a positive impact on buyers' patronage. In conclusion of the study, it was noted that the effectiveness of celebrity endorsement could be further enhanced through factors such as the celebrity fit, credibility, and expertise to a product, and that celebrity endorsement could increase brand awareness and credibility leading to a stronger connection between consumers and the brand. Chihokra (2021) studied how celebrity endorsement impacts the development of the organization's market share. The objectives of the studies were to ascertain how companies select celebrities and manage the risks associated with using celebrity endorsement in ads, to evaluate brand

loyalty, and to investigate how celebrity-endorsed brand advertisements influence the purchasing choices of young generation's for branded products. A survey Research design was conducted with 52 randomly selected consumers through a questionnaire method. The results were analyzed using charts and Tables. It was found that celebrity endorsement is a marketing strategy that tends to significantly influence active young individuals and should be utilized by firms to boost sales. The study concluded that celebrity endorsement is a way of marketing that generally tends to have an impact on active young individuals and should be used by firms to increase the sales. Kasunthia (2021) examined the impact of celebrity endorsement on customer purchase intention with relation to the television commercial. Objectives of the study were; how honorability, exquisite personality and dignified image construct the celebrity. Using a survey design, questionnaire were employed to collect data from 120 respondents who had seen the TV commercials through convenient sampling method. Pearson Moment Correlation Coefficient was used to analyze data. It was found that celebrity endorsement influenced patronage intention and all the factors in the celebrity endorsement influenced patronage intention. The study concluded that researchers will provide some guidance for future research. Mittal (2020) examined the influence of celebrity attributes in Northern



Gujarat India Consumers patronage intentions. The objectives of the study were to ascertain whether specific attributes like expertise of celebrity, Reliability and credibility of celebrity influences Indian consumers patronage intentions. Using a survey design, questionnaire was employed to collect data from 300 respondents through simple random procedure. Pearson Moment Correlation Coefficient (PMCC) were used to analyse data. It was found that celebrity expertise, reliability and credibility of celebrity proved to be effective with respect to patronage intentions. In conclusion of the study, it was noted that celebrity attributes is very effective for influencing consumers patronages towards the endorsed product. Odionye et al (2021) examined the influence of celebrity endorsement on Consumers purchasing decision of a brand with reference to Globacom telecommunication. The objectives were to ascertain customers' perception of the use of celebrity endorsement on Globacom telecommunication, to determine the influence of celebrity endorsement on consumers' buying behavior towards Globacom; To ascertain whether the use of celebrity endorsement enables company to get more subscribers; to know consumers' preference of Globacom endorsement by celebrities to Globacom endorsement by non-celebrities, to know also if endorsement by celebrity reflects the quality of products or service. The population of the study was globacom subscribers in Nigeria. A sample size of 400 was gotten using the Taro Yemani formula. Data gotten through questionnaire were analyzed using frequency table and simple percentages while data collected through interview were analyzed using thematically. Findings revealed that consumers perceived that celebrities give a real image of the brand and that celebrity-

endorsed products are of good quality. It was found that celebrities have a significant influence on buying decisions of subscribers. It was found also that a greater percentage of consumers patronize Globacom because their favorite celebrity endorsed it. It was concluded that celebrity endorsement is an effective advertising and marketing strategy for influencing people's buying decisions and attracting their patronage towards the advertised product. Mittal (2021) examined the influence of celebrity attributes in Northern Gujarat India Consumers patronage intentions. The objectives of the study were to ascertain whether specific attributes like expertise of celebrity, Reliability and credibility of celebrity influences Indian consumers patronage intentions. Using a survey design, questionnaire was employed to collect data from 300 respondents through simple random procedure. Pearson Moment Correlation Coefficient (PMCC) were used to analyse data . It was found that celebrity expertise, reliability and credibility of celebrity proved to be effective with respect to patronage intentions. In conclusion of the study, it was noted that celebrity attributes is very effective for influencing consumers patronages towards the endorsed product. Akinyi (2018) studied the influence of celebrity endorsement on Consumers' purchase decisions of fast moving goods among low and middle social class in Kenya. The objective of the study were to ascertain the effect of celebrity endorsement on consumers' purchase decisions of fast moving goods among low and middle social class in Kenya with particular reference to Nairobi county. Specific objective were to ascertain how celebrity attributes like credibility, attractiveness and celebrity congruent affect low and middle class in Kenya(Nairob county). Research design



adopted was descriptive in nature. The study used stratified random sampling technique since the population is not uniform. The study targeted 98 respondents. It was found that there is a positive correlation by different celebrity attributes and purchase intention of the middle class consumers thus demonstrating the contributions of celebrities as effective endorsers in the purchase attitude. It was also found that for low income consumers, that they are not very receptive to celebrity endorsed products thus celebrity endorsements as a strategy is not very successful with them. The study concluded that the extent of how the celebrity endorsement especially on the negative publicity can affect the brand image of a certain product with the organization can take quite some time to regain the same image in the market environment. Gupta et al (2018) studied the impact of celebrity endorsement on purchase intention; a study of Indian (Delhi) consumers. Specific objectives were to find out; the impact of celebrity endorsements on patronage intention of the consumers; the impact of attractiveness of celebrity endorsers on purchase intention of consumers; the impact of trustworthiness of celebrity endorsers on patronage intention of consumers and the impact of expertise of celebrity endorsers on purchase intention. Survey design were performed upon 336 Delhi consumers online. The consumers were randomly selected. The study used Pearson Moment Correlation for Data Analysis. Findings revealed attractiveness and trustworthiness are found to have a significant impact on the purchase intention, while expertise did not have a significant impact on purchase intention. The study concluded that celebrity attributes goes a long way to enhance patronage intention of consumers. Lombo & Tielung (2017) aimed to investigate the influence of celebrity

endorsement on youth customer purchase decisions with a keen interest in Adidas products in Mando. The objectives of the study stated in the study were; To determine if source attractiveness, trustworthiness and expertise have any effect on youth consumer purchase decisions; to ascertain between source attractiveness, trustworthiness and expertise which has more effect on youth consumer purchase decision. A casual research design was adopted, and copies of the questionnaire were administered to 100 consumers of Adidas products through random sampling. A multiple regression model approach was used to analyse the data. Findings from the study proved that celebrity source attractiveness, trustworthiness and expertise have a significant influence on youth consumer purchase decision of product in Mando. Findings also revealed that celebrity attractiveness and expertise significantly influence youth consumer purchase decisions and that celebrity attractiveness has more effect on youth consumer purchase decisions than source credibility. The study concluded that celebrity attractiveness, trustworthiness, and expertise of endorser simultaneously had significant influence youth purchase decision. Nwokah and Nwulu (2017) examined the influence of celebrity advertising on consumer brand preference in Nigeria; a study of Chivita. Specific objectives were to ascertain the level of respondents' awareness of celebrities endorsement on Chivita; how celebrity endorsement influences consumers' preference of chi vita; if the celebrity endorsement influences consumers' intention to purchase Chivita ; how loyal the respondents are to the brand of chi vita; how celebrity endorsement influence consumers loyalty of chivita ; the effects of changes in celebrity adverts on the consumers



preference for chi vita. A correlation survey method was adopted in the study. As a result of the impracticability of reaching out to all consumers of fruit juice in Nigeria, a total of 500 sample size was randomly drawn from the population using a purposeful sampling technique. The research instrument was questionnaire. Data was analyzed using primary, secondary, and tertiary data analysis techniques. In the primary analysis, the profile in terms of age, sex, and ethnic groups of the respondents were analyzed. In the secondary analysis, the individual items in the study instrument were analyzed. In the tertiary analysis, the hypothesis proposed earlier were analyzed using the Pearson moment correlation since the study was aimed at testing the correlation between the predictor and criterion variables. Findings revealed that celebrity endorsers do impact the consumers in some ways as they refer to the celebrities as an important reference group but the impact is not so significant. Findings also proved that Nigerian consumers' perceive the celebrity endorser as a role model who influences their brand preference. It was concluded that celebrity endorsement definitely creates an impact in the brand preferences attitudes of consumers.

METHOD

Data for the study were obtained from (173) respondents who are investors of real estate firms in Anambra State, Nigeria drawn from a total population 204. The study adopted convenience sampling on the basis of proximity, ease of access and willingness to participate. The study adopted both descriptive and inferential statistics. Descriptive statistics was used to calculate the demographics of the respondents, while multiple regression analysis was used to analyse the population parameter such as

coefficient of determination (R-square) p-value, beta coefficient and f-value etc. JASP version 0.13.0.0 was used to run regression.

Model Specification: The researcher used two factor multiple regression model for the study based on Multiple Regression equation as follows

$$Y = a + bx + e \dots \dots (1)$$

$$Y = f(x_1, x_2 \dots \dots) (2)$$

$$Y = a + b_1 x_1 + b_2 x_2 \dots \dots (3)$$

Where

y= dependent variable = patronage intention

a + intercept, b is slope

X = independent variable is celebrity endorsement denoted by (Ce)

X₁ = Celebrity Congruence denoted by Cc

X₂ = Celebrity Credibility denoted by Cc

e= error term.

Patronage intention denoted by Pi

$$P_i = f(C_e)$$

Means that Pi is a function of celebrity endorsement.

Mathematically we have

$$P_i = a + b_1 C_c + b_2 C_c + e.$$

The researcher will test the effect of two indicators of the independent variable (Celebrity endorsement), such as Celebrity Congruence (Cc), Celebrity Credibility (C_c) on the dependent variable patronage intention (P_i) of Anambra State investors. The significance level is at 5%.



RESULTS

Confirmatory Factor Analysis

Model fit

Chi-square test

Model	X ²	df	p
Baseline model	846.579	66	
Factor model	285.312	51	< .001

Information criteria

	Value
Log-likelihood	-3827.604
Number of free parameters	39.000
Akaike (AIC)	7733.209
Bayesian (BIC)	7868.298
Sample-size adjusted Bayesian (SSABIC)	7744.683

R-Squared

	R ²
celebrity_congruence1	0.111
celebrity_congruence2	0.361
celebrity_congruence3	0.342
celebrity_congruence4	0.095
celebrity_credibility1	0.408
celebrity_credibility2	0.875
celebrity_credibility3	0.261
celebrity_credibility4	0.145
patronage_intentions1	0.299
patronage_intentions2	0.120
patronage_intentions3	0.444
patronage_intentions4	0.184

Confirmatory Factor Analysis (CFA) is a statistical technique used to verify whether the data supports a pre-specified measurement model. It is commonly used to confirm both the validity and reliability of the measurement constructs in research.



Model Fit: In this CFA, we assess the model fit using the chi-square (X^2) test, which evaluates how well the model matches the observed data. The factor model shows a chi-square value of 285.312 with 51 degrees of freedom (df), which is significantly better than the baseline model's chi-square of 846.579 with 66 df. However, the p-value for the factor model is less than 0.001, indicating that the model does not fit the data perfectly. This result is common in large sample sizes because even small discrepancies between the model and data can lead to significant chi-square values. Additionally, information criteria such as Akaike Information Criterion

(AIC), Bayesian Information Criterion (BIC), and Sample-size Adjusted BIC (SSABIC) provide further insights. Lower values in these criteria indicate a better model fit. In this case, the values are:

- AIC = 7733.209
- BIC = 7868.298
- SSABIC = 7744.683

These values are used primarily for comparing different models, and while we don't have another model for comparison here, the relatively low values suggest the model fits the data reasonably well given its complexity.

Parameter estimates
 Factor loadings

Factor	Indicator	Symbol	Estimate	Std. Error	z-value	p	95% Confidence Interval	
							Lower	Upper
Celebrity Congruence	celebrity_congruence1	λ_{11}	0.285	0.063	4.502	< .001	0.161	0.409
	celebrity_congruence2	λ_{12}	0.638	0.076	8.340	< .001	0.488	0.787
	celebrity_congruence3	λ_{13}	0.584	0.072	8.131	< .001	0.443	0.724
	celebrity_congruence4	λ_{14}	0.351	0.085	4.141	< .001	0.185	0.518
Celebrity Credibility	celebrity_credibility1	λ_{21}	0.771	0.074	10.396	< .001	0.625	0.916
	celebrity_credibility2	λ_{22}	0.965	0.057	17.009	< .001	0.854	1.077
	celebrity_credibility3	λ_{23}	0.693	0.087	7.984	< .001	0.523	0.863
	celebrity_credibility4	λ_{24}	0.425	0.073	5.784	< .001	0.281	0.569
Patronage Intentions	patronage_intentions1	λ_{31}	0.378	0.047	8.023	< .001	0.285	0.470
	patronage_intentions2	λ_{32}	0.336	0.069	4.890	< .001	0.201	0.471
	patronage_intentions3	λ_{33}	0.754	0.076	9.911	< .001	0.605	0.903
	patronage_intentions4	λ_{34}	0.426	0.069	6.146	< .001	0.290	0.562



Factor variances

Factor	Estimate	Std. Error	z-value	p	95% Confidence Interval	
					Lower	Upper
Celebrity Congruence	1.000	0.000			1.000	1.000
Celebrity Credibility	1.000	0.000			1.000	1.000
Patronage Intentions	1.000	0.000			1.000	1.000

Factor Covariances

	Estimate	Std. Error	z-value	p	95% Confidence Interval	
					Lower	Upper
Celebrity Congruence ↔ Celebrity Credibility	0.808	0.061	13.159	< .001	0.687	0.928
Celebrity Congruence ↔ Patronage Intentions	0.749	0.085	8.760	< .001	0.581	0.916
Celebrity Credibility ↔ Patronage Intentions	0.884	0.051	17.258	< .001	0.784	0.985

Residual variances

Indicator	Estimate	Std. Error	z-value	p	95% Confidence Interval	
					Lower	Upper
celebrity_congruence1	0.647	0.062	10.359	< .001	0.524	0.769
celebrity_congruence2	0.721	0.087	8.304	< .001	0.551	0.891
celebrity_congruence3	0.655	0.077	8.535	< .001	0.505	0.806
celebrity_congruence4	1.177	0.113	10.443	< .001	0.956	1.398
celebrity_credibility1	0.863	0.088	9.837	< .001	0.691	1.034
celebrity_credibility2	0.134	0.052	2.577	0.010	0.032	0.235
celebrity_credibility3	1.361	0.131	10.401	< .001	1.104	1.617
celebrity_credibility4	1.061	0.100	10.656	< .001	0.866	1.256
patronage_intentions1	0.334	0.035	9.535	< .001	0.266	0.403
patronage_intentions2	0.830	0.079	10.477	< .001	0.675	0.985
patronage_intentions3	0.712	0.089	8.037	< .001	0.538	0.886
patronage_intentions4	0.806	0.079	10.206	< .001	0.651	0.960

Intercepts

Indicator	Estimate	Std. Error	z-value	p	95% Confidence Interval	
					Lower	Upper
celebrity_congruence1	2.186	0.056	39.368	< .001	2.078	2.295
celebrity_congruence2	2.305	0.069	33.353	< .001	2.170	2.441
celebrity_congruence3	2.492	0.065	38.358	< .001	2.364	2.619
celebrity_congruence4	3.508	0.074	47.258	< .001	3.363	3.654
celebrity_credibility1	2.034	0.079	25.890	< .001	1.880	2.188
celebrity_credibility2	2.678	0.067	39.850	< .001	2.546	2.810
celebrity_credibility3	2.915	0.088	33.013	< .001	2.742	3.088



Intercepts

Indicator	Estimate	Std. Error	z-value	p	95% Confidence Interval	
					Lower	Upper
celebrity_credibility4	2.661	0.073	36.696	< .001	2.519	2.803
patronage_intentions1	2.220	0.045	49.394	< .001	2.132	2.308
patronage_intentions2	2.153	0.063	34.056	< .001	2.029	2.276
patronage_intentions3	2.644	0.074	35.901	< .001	2.500	2.788
patronage_intentions4	2.407	0.065	37.215	< .001	2.280	2.534

Reliability

Reliability refers to how consistently the indicators measure their respective latent constructs. To assess reliability, we look at the factor loadings and R^2 values for each indicator. Factor loadings represent the strength of the relationship between an observed variable and its latent construct. Typically, loadings above 0.5 are considered good indicators of reliability. For example, the item *celebrity_credibility2* has a very high factor loading of 0.965, meaning it is strongly associated with the latent factor *Celebrity Credibility*. Similarly, *patronage_intentions3* has a high loading of 0.754, indicating reliable measurement for the *Patronage Intentions* construct. R^2 values represent how much of the variance in each observed variable is explained by the latent factor. Higher values indicate better reliability. For instance, *celebrity_credibility2* has an R^2 of 0.875, meaning 87.5% of its variance is explained by the latent construct, indicating excellent reliability. In contrast, *celebrity_congruence4* has a low R^2 of 0.095, which suggests it may not be a reliable indicator of *Celebrity Congruence*. Overall, most of the factor loadings and R^2 values are strong, confirming the reliability of the measurement model, though some indicators,

such as *celebrity_congruence4*, exhibit weaker reliability.

Convergent Validity: Convergent validity assesses whether indicators that are meant to measure the same construct are strongly correlated with each other. High factor loadings and statistically significant p-values suggest good convergent validity for most constructs. For instance, the loadings for *celebrity_credibility* ($\lambda_{21} = 0.771$, $\lambda_{22} = 0.965$) are high and significant, confirming that these indicators converge well on the same underlying construct. However, some lower loadings, such as *celebrity_congruence4* ($\lambda_{14} = 0.351$), indicate that this indicator might not fully represent its construct, potentially compromising its convergent validity.

Discriminant Validity: Discriminant validity ensures that different constructs are distinct from one another. In CFA, this can be evaluated by examining the covariances between factors. Ideally, the correlations between different factors should be moderate and not excessively high. In this analysis: the correlation between *Celebrity Congruence* and *Celebrity Credibility* is 0.808, suggesting these factors are strongly related but distinct; the correlation between *Celebrity Credibility*



and Patronage Intentions is 0.884, which is quite high but still indicates that these factors are measuring different concepts. Thus, the discriminant validity is generally acceptable, although the high correlations suggest that some factors are closely related, and further analysis might be needed to ensure clear differentiation between them.

Residual Variances and Model Refinement: Residual variances represent the portion of variance in each observed variable that is not explained by the latent factor. Large residual variances, such as *celebrity_congruence4* with a residual variance of 1.177, suggest that the model is not capturing the full relationship for that indicator, indicating potential measurement issues. The CFA results provide a solid

foundation for confirming the validity and reliability of the constructs measured. The model fit is reasonable, as indicated by the chi-square test and information criteria, though improvements could be made. The reliability of most indicators is strong, especially for factors like *Celebrity Credibility* and *Patronage Intentions*, though some items, like *celebrity_congruence4*, show weaker reliability. Both convergent and discriminant validity are generally supported by the factor loadings and covariances, although certain factors are highly correlated and might need further refinement to ensure they are sufficiently distinct. Thus, the measurement model is reliable and valid for most constructs, but some indicators may require re-evaluation to improve overall model performance.

Linear Regression

Model Summary - PatronageIntentions

Model R	R ²	Adjusted R ²	RMSE	R ² Change	F Change	df1	df2	p	Durbin-Watson		
									Autocorrelation	Statistic p	
H ₀	0.000	0.000	0.633	0.000		0	235	0.177	1.641	0.006	
H ₁	0.622	0.387	0.498	0.387	73.444	2	233	<.001	0.074	1.851	0.248

ANOVA

Model		Sum of Squares	df	Mean Square	F	p
H ₁	Regression	36.385	2	18.193	73.444	<.001
	Residual	57.716	233	0.248		
	Total	94.102	235			

Note. The intercept model is omitted, as no meaningful information can be shown.



Coefficients

Model		Unstandardized	Standard Error	Standardized t	p	95% CI		Collinearity Statistics		
						Lower	Upper	Tolerance	VIF	
H ₀	(Intercept)	2.356	0.041	57.194	< .001	2.275	2.437			
H ₁	(Intercept)	0.810	0.144	5.638	< .001	0.527	1.093			
	CelebrityCongruence	0.261	0.060	0.259	4.349	< .001	0.143	0.379	0.743	1.345
	CelebrityCredibility	0.335	0.044	0.449	7.550	< .001	0.248	0.423	0.743	1.345

Descriptives

	N	Mean	SD	SE
PatronageIntentions	236	2.356	0.633	0.041
CelebrityCongruence	236	2.623	0.628	0.041
CelebrityCredibility	236	2.572	0.848	0.055

Part And Partial Correlations

Model		Partial	Part
H ₁	CelebrityCongruence	0.274	0.223
	CelebrityCredibility	0.443	0.387

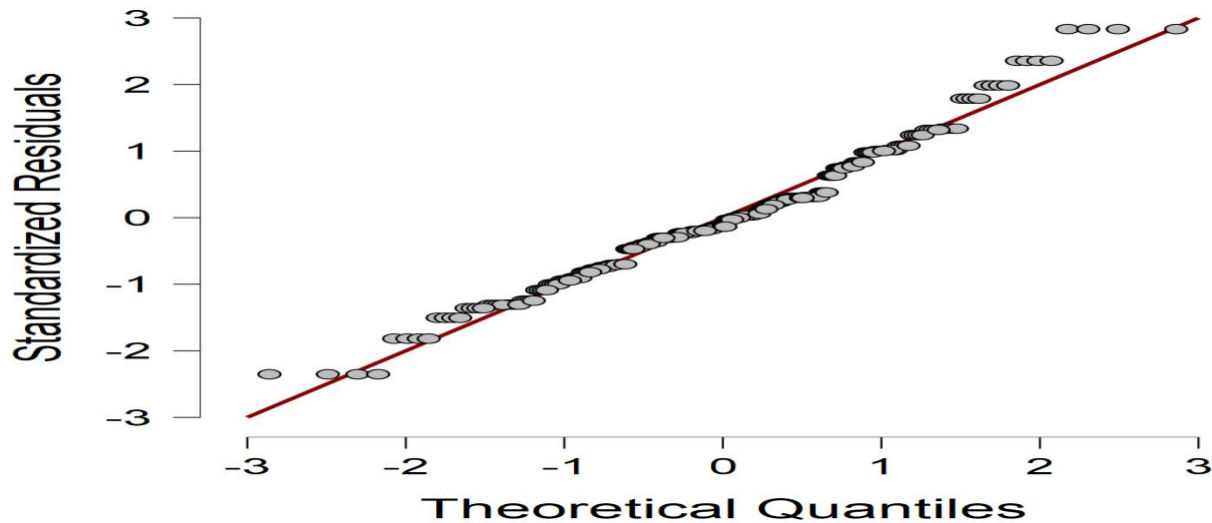
Note. The intercept model is omitted, as no meaningful information can be shown.

Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Intercept)	CelebrityCongruence	CelebrityCredibility
H ₁	1	2.922	1.000	0.006	0.005	0.008
	2	0.052	7.494	0.315	0.038	0.877
	3	0.026	10.644	0.679	0.958	0.114

Note. The intercept model is omitted, as no meaningful information can be shown.

Q-Q Plot Standardized Residuals



The regression analysis was conducted to examine the effect of celebrity congruence and celebrity credibility on the patronage intentions of investors in real estate firms in Anambra State, Nigeria. The output provides insight into how these factors influence investors' intentions and whether the proposed hypotheses are supported.

Model Summary: The R value of 0.622 indicates a strong positive correlation between the independent variables (celebrity congruence and celebrity credibility) and the dependent variable (patronage intentions). This means that as celebrity congruence and credibility increase, patronage intentions tend to increase as well. The R^2 value of 0.387 suggests that the model explains 38.7% of the variance in patronage intentions. In other words, the combination of celebrity congruence and credibility accounts for 38.7% of the changes in investors' patronage intentions, with the remaining 61.3% explained by other factors not included in the model. The Adjusted R^2 of 0.381 further refines this estimate, adjusting for the number of predictors used in the model. The RMSE

(Root Mean Square Error) of 0.498 represents the average error in the prediction of patronage intentions, indicating that the model's predictions are fairly accurate. The Durbin-Watson statistic of 1.851 suggests that there is little to no autocorrelation in the residuals, which means that the assumption of independent errors is valid.

ANOVA Table: The F-statistic of 73.444 with a p-value $< .001$ confirms that the overall regression model is statistically significant. This indicates that the predictors, celebrity congruence and credibility, together have a significant impact on patronage intentions. The fact that the p-value is less than 0.05 suggests that the model fits the data well.

Coefficients and Hypothesis Testing: Looking at the individual contributions of each predictor, the intercept is 0.810 with a p-value $< .001$, indicating that the baseline level of patronage intentions is statistically significant. This value represents the level of patronage intentions when both celebrity congruence and credibility are set to zero. Celebrity Congruence has a coefficient of



0.261 and a p-value $< .001$. This means that for every unit increase in celebrity congruence, there is a 0.261 unit increase in patronage intentions, holding all other variables constant. Since the p-value is less than 0.05, this effect is statistically significant, showing that celebrity congruence has a positive impact on patronage intentions. Celebrity Credibility has a coefficient of 0.335 and a p-value $< .001$, indicating that for every unit increase in celebrity credibility, there is a 0.335 unit increase in patronage intentions, controlling for other variables. The p-value suggests that this effect is also statistically significant, meaning that celebrity credibility significantly enhances patronage intentions.

Collinearity and Correlation: The Variance Inflation Factor (VIF) for both predictors is 1.345, which is well below the threshold of 10, indicating that multicollinearity is not a concern. This means that the predictors—celebrity congruence and celebrity credibility—are not highly correlated with each other, allowing for a clearer interpretation of their individual effects on patronage intentions. The partial correlation for celebrity congruence is 0.274, indicating a moderate positive relationship between celebrity congruence and patronage intentions after controlling for celebrity credibility. Meanwhile, the partial correlation for celebrity credibility is 0.443, showing a stronger positive relationship with patronage intentions after controlling for celebrity congruence.

1. Hypothesis 1 (Ho1): Celebrity congruence has no significant effect on patronage intentions of investors in real estate firms in Anambra State, Nigeria. The regression results show that the coefficient for celebrity congruence is 0.261 with a p-value $< .001$.

Since the p-value is less than 0.05, we reject the null hypothesis (Ho1). This means that celebrity congruence has a significant positive effect on the patronage intentions of investors in real estate firms.

2. Hypothesis 2 (Ho2): Celebrity credibility has no significant effect on patronage intentions of investors in real estate firms in Anambra State, Nigeria. The coefficient for celebrity credibility is 0.335 with a p-value $< .001$. Since this p-value is also less than 0.05, we reject the null hypothesis (Ho2). This implies that celebrity credibility significantly influences the patronage intentions of investors. The results of the regression analysis provide strong evidence that both celebrity congruence and celebrity credibility significantly affect the patronage intentions of investors in real estate firms in Anambra State. The model explains 38.7% of the variance in patronage intentions, with celebrity credibility having a slightly stronger effect than celebrity congruence. As both hypotheses (Ho1 and Ho2) were rejected, it can be concluded that celebrity endorsements, particularly when aligned with the credibility and congruence of the celebrity, are effective in influencing investor behaviour in the real estate sector.

Discussion

The study examined the influence of celebrity congruence and credibility on patronage intentions of investors in real estate firms in Anambra State, Nigeria. The results show that both celebrity congruence and credibility positively and significantly impact patronage intentions, aligning with existing literature in the field of marketing and consumer behaviour.

Celebrity Congruence: Celebrity congruence refers to the alignment between a



celebrity's image and the brand's values or audience's expectations. According to the results, celebrity congruence significantly impacts investors' patronage intentions with a positive coefficient of 0.261. This aligns with the Match-Up Model, which argues that when a celebrity's attributes resonate with the brand, it strengthens consumer intentions to purchase. Parmar et al., (2019) suggest that congruence between a celebrity's values and the brand enhances authenticity and trust, which translates into positive consumer attitudes. This finding is consistent with studies by Bergkvist and Zhou (2021) and Kim and Na (2022), who argue that higher congruence leads to better consumer responses and perceived trustworthiness. The strong positive relationship between celebrity congruence and patronage intention underscores the importance of selecting celebrities whose persona and values are aligned with the brand's image. As identified by Liu et al. (2020), congruence also varies across cultural contexts, meaning brands must be sensitive to regional differences when selecting endorsers. In Nigeria's real estate industry, the selection of local celebrities who resonate with the socio-cultural values of the audience is essential. The findings suggest that a mismatch in this alignment can result in diminished consumer trust, thereby negatively affecting purchase intentions.

Celebrity Credibility: The concept of celebrity credibility refers to the perceived honesty, integrity, and expertise of the celebrity. The results show that celebrity credibility has a more significant effect on patronage intentions than congruence, with a coefficient of 0.335. This result is consistent with the Source Credibility Model proposed by Hovland, Janis, and Kelly (1953), which emphasizes the importance of expertise and

trustworthiness in persuasive communication. Credible endorsers are perceived as more trustworthy, and their endorsements are seen as more authentic, thereby positively influencing consumer behaviour (Harrison & Lee, 2021). The study aligns with the findings of Keller and Lehman (2022), who state that credible celebrities not only enhance brand image but also strengthen consumer loyalty and long-term brand equity. The significant effect of celebrity credibility suggests that real estate firms should prioritize endorsements from figures perceived as experts or trustworthy in their fields. Zhang and Kim (2024), further emphasize that credible endorsements drive both immediate sales and long-term relationships with consumers. Given that real estate is a high-involvement purchase category, credibility becomes even more critical in influencing investor decisions.

Combined Effect of Congruence and Credibility: The combined influence of celebrity congruence and credibility accounts for 38.7% of the variance in patronage intentions, indicating that these factors play a considerable role in shaping consumer behaviour in the real estate sector. This finding is consistent with previous research by Gupta et al. (2018) and Lombo & Tielung (2017), who identified that congruence and credibility, when effectively combined, enhance consumer responses. The study demonstrates that while congruence is important, credibility carries slightly more weight, suggesting that real estate firms should focus not only on finding celebrities that align with their values but also ensure that these endorsers are credible. The findings from this study reveal that both celebrity congruence and credibility significantly influence the patronage intentions of real estate investors in Anambra



State. The analysis demonstrated that a higher degree of congruence between a celebrity's image and the brand positively impacts consumer trust and patronage intentions. Similarly, celebrity credibility was found to have a significant positive effect, underscoring the importance of trustworthiness and expertise in shaping investor behaviour. Collectively, these two factors explain 38.7% of the variance in patronage intentions, highlighting their critical role in the decision-making process of real estate investors.

Summary of the Findings:

Celebrity congruence has a positive and significant effect on patronage intentions, with a coefficient of 0.261, meaning that as congruence between the celebrity and brand increases, so do investors' intentions to patronize real estate firms.

Celebrity credibility has a stronger positive effect on patronage intentions, with a coefficient of 0.335, indicating that credibility plays a more crucial role in shaping investor decisions compared to congruence.

Combined influence of congruence and credibility explains 38.7% of the variance in patronage intentions, suggesting that these two factors significantly shape investor behaviour in the real estate sector.

The results support the Match-Up Model and the Source Credibility Model, confirming that when a celebrity is both congruent with the brand and credible, consumer trust and positive behavioural intentions increase.

Credibility emerged as slightly more important than congruence, suggesting that investors are more likely to trust

endorsements from credible figures, especially in high-involvement purchase decisions like real estate investments.

Conclusion

The study concludes that celebrity endorsement is an effective marketing strategy for influencing the patronage intentions of real estate investors in Anambra State. Both congruence and credibility play vital roles, with credibility slightly more influential. Real estate firms seeking to leverage celebrity endorsements must carefully select endorsers who not only align with their brand values but also possess the credibility needed to instil trust in their audience. The findings validate the theoretical frameworks of the Match-Up Model and the Source Credibility Model, offering valuable insights into how celebrity endorsements can be optimized in the real estate sector.

Recommendations

Careful Selection of Endorsers: Real estate firms should prioritize the selection of celebrities who are not only well-known but also share congruent values with their brand. Congruence enhances authenticity and consumer trust, which is essential for driving patronage intentions.

Focus on Credibility: Given the higher impact of credibility on patronage intentions, real estate firms should engage celebrities with proven expertise or trustworthiness. Endorsers perceived as credible are more likely to positively influence investor behaviour.

Cultural Sensitivity: Firms should be aware of the cultural context in which they operate. The study highlights the importance of



regional congruence, indicating that local celebrities who resonate with the cultural values of the target market are more effective in driving consumer engagement.

Implications for Practice: The findings have significant implications for real estate firms in Nigeria and other developing markets. The positive relationship between celebrity endorsements and patronage intentions suggests that companies should view endorsements as a strategic investment. By aligning celebrities' personas with their brand values and ensuring their credibility, firms can not only enhance visibility but also build long-term consumer trust and loyalty.

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Areas for Further Study

Future research should explore the moderating effects of other variables, such as brand image or product involvement, on the relationship between celebrity endorsement and patronage intentions. Additionally, cross-industry studies could help determine whether the findings are generalizable across different sectors, beyond real estate. Another area for exploration could be the impact of digital influencers versus traditional celebrities in driving consumer behaviour in the digital age.

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