### "Owner endorsement of brands and consumer buying intentions"

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# OWNER ENDORSEMENT OF BRANDS AND CONSUMER BUYING INTENTIONS

#### Abstract

Advertisers regularly utilize endorsers as credible sources to conciliate purchaser awareness, customer attitude, and buying objectives. The current paper aims to examine the influence of owner endorsers' expertise, knowledge, integrity, familiarity, and credibility on consumers' buying decisions and purchase intentions. The population of this study includes customers of prominent gold and diamond jewelry brands in the southern part of India. The data are subjected to quantitative examination. A comprehensive review was undergone to make a situational analysis. A multi-stage sampling approach was administered to collect the feedback of respondents from the southern states of India. The samples were analyzed using statistical tools like multiple regression and structural equation modeling to find the model fit and relationships among different variables. The outcome of the study highlights that brand endorsers' expertise, integrity, and credibility play a vital role in conveying trustworthiness and genuineness about the product and its usage. This study also contributed insights into the implication of owners' endorsement by influencing buying decisions and purchase intentions of jewelry customers.

**Keywords** ads, jewelry, self-representation, credibility, purchase

intention, India

JEL Classification M31, M37

#### INTRODUCTION

Advertisement is a tool to build brands. Ogilvie (1948), the Guru of advertising, once said that a product without advertisement is similar to winning at a girl in the dark. An advertisement tells product availability, features, and the segment it serves. Coke pitched "Real Thing" to keep Pepsi at bay in all their advertisement. The ad theme is that Cola beverage is Coke's invention. Pioneering a brand has its own advantage. Pal Alto-based Rank, Xerox Photocopier success, is such that people used photocopying and xeroxing interchangeably. Using events is also beneficial (De Cicco et al., 2021).

MRF tires used "Race" alone to build its consumer-based brand equity (CBBE) with a tag line "The tires we race are the tires you buy." Advertisement is a powerful element in the communication mix of brands for connecting to users. Ad noise is the only differentiator in a world with various product choices within a product class. For competitive parity purposes, the market leader and the underdog often do this (Schouten et al., 2020; Swoboda & Sinning, 2021; Xu et al., 2021). Amongst different advertisement choices, celebrity-endorsed product advertisements are universally chosen and catching up (Kennedy et al., 2021; Lee & Koo, 2015). When a celebrity endorses in an advertisement, arresting viewer attention is guaranteed. However, various factors additionally influence consumers purchasing actions. The price factor is typical for ordinary people, and functionality – is for professionals.

Frugal customers take price as a decider, and an uncompromising professional sees the product performance. Celebrity endorsers' credibility and pull work well in lavishness and cosmetic items (Deshbhag & Mohan, 2020; Hakimi et al., 2011). They are price elastic too. Celebrity endorsers favorably influence brand equity in the market worldwide, notwithstanding that it brings unwelcome questions like endorsers' real motive since they are paid for it (Venkata Subbiah & Sathish, 2020). In the USA, icons like Michael Jordan were once seen as an industry by himself; he endorsed sports goods and lifestyle products for money but has not used many of the products he promoted. As a result, the concept of owner's endorsement came as an alternative for better authenticity. No owner without using his or her brand can come out for endorsing it. It is this truth that renders authenticity too. In 2009, Domino's Pizza featured its CEO, and it stood the test of time. When endorsing the brand, the message in the marketplace is "Believe us." Similarly, the successful endorsement is observed in Dollar Shave Club. The ads were shown with its co-founder Mike Dubbing to make the viewers' eyeballs.

Some consumer goods businesses have chosen the same approach for their brand endorsement in India. In a TV advertisement on Country Club's premium membership card – "Billionaire card," the CEO Rajeev Reddy appeared. The spices product owner MDH Masala, Gulati, has seemed in print commercials of MDH and ascertained the fast-moving consumers' goods as the most sought-after one. Kentucky Fried Chicken (KFC) also used the founder image in their hoardings. In South India, prominent jewelry store owners like Kiran Kumar of Lalitha Jewellery appeared in the advertisements to promote their jewelry as well as expand enormous visibility. The price range of jewelry offered by the Lalitha Jewellery brand varies according to the prevailing price of gold and diamonds. The targeted customer segment is the above-middle class willing to spend at least Rs.60,000 to Rs.1 Lakh.

Gold products' ads can talk about the level of cleanliness and certification authorization and good information reference to withdrawal being taken for a ride. The owner's endorsement in the CBBE building for gems and jewelry is a unique appearance. The jewelry segment in the Indian nation serves a significant situation in the economy, providing 7% of GDP and approximately 15% of merchandise export (Ministry of Statistics, 2019). India stands next to China in the world for ornamental gold. According to government data, India's share of gold consumption is 29% worldwide. The ornamental gold has more than 300,000 gems, and jewelry traders hold their grip over Indian citizens. The range of the jewelry market is anticipated to increase by 103.06 billion dollars in 2019–2030.

#### 1. LITERATURE REVIEW

Businesses utilize celebrities to promote merchandise, and it has been an attitude all over the sphere. Sports goods like cricket bats and tennis rockets use celebrities because hero-worshipping is high. The considerable element of celebrity endorsement illustrates the concentration of customers and builds up the brand. Advertisers use celebrities as they increase the appeal of ads. Advertisements used Sachin extensively in the past for the Boost brand. The celebrities in ads provide attractiveness to improve attentiveness, make credibility, and secure the ad is easy to remember. If the advertisement is forgotten, the ad is of no use because remembering is a key to processing information. It is the attractiveness that sets the stage for attentiveness and enhances credibility.

Based on the various works of literature, this paper considered the purpose of celebrities in merchandise endorsement directed by credibility, attractiveness, outcome, and endorser period (Min et al., 2019; Zhu et al., 2020). The paper investigates the influence of an owner's endorsement and its impact on consumer buying intention. Interestingly, several studies considered the celebrity influence on advertisement effectiveness (Malik & Guptha, 2014; Rajasekar, 2018). The owner's endorsement stands as a guarantee to the brand and purchase intention risks. Owner endorsement can also raise trial tendency (El Hedhli et al., 2021; Pughazhendi & Sudharani Ravindran, 2012). In fact, tall order rhetoric is restricted when the owner does the endorsement. When claims once made, the owner has to adhere to them. The same owner can meet consumers' interests and attract and create a better brand connection that an outside celebrity cannot. Acchi Masala, another MDH version of India, used the best raw material souring as a theme and TV media use, making the user sit up and watch. The paper intends to measure the effectiveness of an owner endorsement for gold ornament shoppers in India in the context of trustworthiness, expertise, loyalty, attractiveness, and owner contribution. Moreover, the study also reviewed the present literature on the influence of celebrities on brands.

Effects on the brand can range from brand connect, recall, word-of-mouth (WOM) recommendation, and brand loyalty (Phua et al., 2020; Schimmelpfennig & Hunt, 2020). The journey of the owner's endorsement of ornate products has grown, and this study presents discussions on the positives in Lalitha Jewellery, sponsored by its promoter Mr. Kiran Kumar. In India, comparable proprietors established products, i.e., the managing director of the firm, Shree Sai Gold Palace T.A. Sharavana, and the MD of Rajesh exports, Mr. Rajesh, promoted their products. The investigation has penetrated how the owner's endorsement plans become feasible jewelry ads among the present structure of celebrity endorsement.

### 1.1. Owner's endorsement and consumer purchase intention

The Indian jewelry businesses are using celebrity endorsement to grow their brands. For example, Kalyan Jewellers uses several Hindi and regional language film stars like Amitabh Bachhan, Jaya Bachhan, Mohan Lal, and Nagarjuna; Malabar Jewellery employs Kareena Kapoor, Tamanna, and Anil Kapoor; and Jr.NTR. Kajol, Hrithik Roshan appeared in Joya Lukas Jewellery advertisements. Such advertisements ultimately increased revenue and occupied a large portion of consumers' mind space. The image of the celebrity endorsement can influence buying behavior. Gold has since been seen as an investment with good liquidity; a middle-class person buys intermittently and heaps in homes. In India, the advertisement of Lalitha Jewellery has drawn the attention of the audience because the pitch is "Do not pay more money." It is an ad of enormous empathy. Consumers have realized how the market gamed on them hitherto in the name of making changes, and so Kiran Kumar, the promoter, is seen as a savior. Savior image in advertisement works well in brand recall too.

Much research was undertaken to study celebrity endorsement, but the owner's endorsement is not widely researched. Investigations compared celebrity endorsement commonly utilized for emotional responses (Gong, 2021; Hussain et al., 2021; Roy et al., 2013). Attitude relates to buying decisions or positive associative feelings, and emotions relate to bonding with the brand. Customized brands kindle lots of emotions. A celebrity endorser must have the capability to trigger the 'buy action' of the customer (Limbu et al., 2012). It can strengthen the excitement to own the product and determine the purchasing choice promptly (Khandai & Agrawal, 2012). Credibility is vital, and the owner, more than a salesman, speaks authenticity and expertise (Amos et al., 2008). Mind recall of the merchandise is necessary for any purchase exercise. It is performed by practicing celebrities in advertisements and, consequently, the reason for the extensive management of stars. It may not be accurate in impulsive purchases. However, emotive products like gems and jewels stir up emotions (Wang, 2005). Celebrity endorsements commence a tremendous degree of recall. Therefore, only comprehensive understanding helps recall better and vivid recall does not translate into purchase action (Wang, 2005).

### 1.2. Consumer attitude and promoter credibility

If it is an electric vehicle, it is Tesla. If it is a chip, it is Intel. Their sheer dominance makes one think, "Let us buy it." If not, celebrity endorsements are used for better recall or associated positive feeling of a brand name. Several studies also discovered that celebrity endorsers undoubtedly influence promotion like contour on the advertisements, feelings of the brand, and buying intentions (Silalahi et al., 2021).

Furthermore, a celebrity endorsement plan can make a celebrity brand (Kennedy et al., 2021). For these services, firms are attracted to consuming a substantial price to have celebrities support their brands. It produces more reliable brand equity (Chaddha et al., 2021). Moreover, Arora et al. (2021) stated that celebrity endorsers can improve

brand equity, contributing to inconsiderable connections. El Hedhli et al. (2021) confirmed that celebrity endorser agrees to co-brand the recommended brand. The credibility is buttressed well by ad ambiance and consumer trust, and in the end, one has to feel won (Weismueller et al., 2020). "Buy one get free" brand campaign is to make a customer feel the victory over the seller. Research unfolds endorsed brand and endear the customers subject to reality (Aw & Labrecque, 2020). Attractiveness and reliability connect the endorser and recommended products (Song & Kim, 2020). Therefore, attractiveness and reliability are inherent in celebrity endorsement works. Notwithstanding, access among the endorser and outcome is recognized to be meaningful. Nevertheless, the attack indirectly affects consumers' behavior via the bequeath variances with source attractiveness and trustworthiness. For example, a dentist emphasizing toothpaste's uniqueness is affording the source attractiveness.

### 1.3. Consumer purchase intention and owners' expertise

Hedging on celebrities is an established tactic of promotion and well-being marketing efforts (Carlson et al., 2020). It is based on such determinants as reliability, attractiveness, and power that can affect purchasing decisiveness (Chakraborty et al., 2020). Shoppers recognize celebrities as unimaginatively beautiful, i.e., attractive, and consequently more effortlessly decipherable (Kelman, 2017). Celebrities are expected to be also more reliable than non-celebrities (Wang & Kim, 2020). Thus, purchasers recognize celebrities and adopt the 'things' from the endorsed merchandise. The five-decade credibility investigation (Gabor et al., 2020) reveals that source credibility impacts communication efficiency. In an advertising connection, such integrity is frequently fastened with an endorser (von Felbert & Breuer, 2021; Pickett & Brison, 2019); business credibility (Tran et al., 2019; Siqueira Jr. et al., 2019), or web credibility (Osei-Frimpong et al., 2019) are inherent too. Facebook is the target; on web services, it is Google, and for corporate trustworthiness, it is Apple. While brand and brand-celebrity attitude congruence influences the brand attitude and buying intention, celebrity-user should not modify (Agnihotri & Bhattacharya, 2019). Lalitha brand is doing well

on this, telling the customers that the market is fraught with cons marketers. It is hammered well and admired nicely too.

Moreover, brand position determines the connection among the pair-wise character congruence. Celebrity endorsements specialist is an important aspect for controlling components of consumers' shopping intention. It is also true because who can recommend a cricket bat today except for Kholi. Zafer (1999) explains that celebrity status is not one-night magic. Only when there are many followers, one calls them a celebrity, and such people double-check facts else celebrity is in trouble. It ultimately depends on the consumer's understanding of how to experience the endorsers' knowledge in delivering the brand, and such expertise undoubtedly improves effectiveness (Liang & Lin, 2018). A baby below ten years cannot make an endorsement since the expertise is missing there.

## 1.4. Owners' credibility and consumer purchase intention

If information is not worth it, even a weak enemy can win. Customers are also like intelligent agents; they check before product purchase. In the case of medicine and doctor service, double-checking is the norm. Message in marketing can reach only when true, and if not, it is scraped. Multi-celebrity brand endorsement is employed for this purpose. A north Indian cine star may not get well in south India (Um, 2018). Followers under a cult situation do this. Mao of China is one such example. Consumers become emotionally connected to products and acquire them as if they can and live longer with the brand. A vintage car is an ideal example. An excellent celebrity model with buyer interest and product specification only springs sale (Chakraborty, 2018). The reliability of personalities for endorsement influence perception of the buyer in advertisements.

Abirami and Krishnan (2018) explored celebrity endorsement attraction (attractiveness, credibility, and celebrity brand matchup); brand perception is perpetually a positive accomplishment. The investigation consequence authenticates that attractiveness, credibility, expertise, and celebrity power influence and develops sympathetic emotions toward the brand. Despite this, attractiveness and celebrity

brand matchup are attached to buying intentions. Endorser giving advertisement power relates to source outcome like a racer giving certificate to a race car. Malodia et al. (2017) compile the connection, and the decisions characterize that low-level celebrity erudition can be especially dangerous to an advertising operation. When a match-fixing allegation comes, the celebrity involved in it is the first victim of celebrity trustworthiness, celebrity expertise, and celebrity attractiveness. Once Vijay Mallya of United Breweries came with a society wellness advertisement where he said, "If you drink, do not drive, and if you drive, do not drink," and it caught the imagination.

#### 1.5. Celebrity trustworthiness

Trustworthiness relates to honesty and believability (Zhou & Tainsky, 2017). Dictators cannot talk of democracy, and in the same way, information in marketing is valid only when the trust is high in the endorser (Chung & Cho, 2017). Consumers listen to celebrities because the agency checks the believable source information about merchandise. Favorable recognition, emotional security, and a helpful climate are positive outcomes of belief (Miller & Baseheart, 1969); the communication is tremendously dependable and is similar to God's declaration, while non-trusted endorsers' promotion has no smidgen on consumers. Danniswara et al. (2017) felt that expertise is secondary here, but trust matters. Many century-old companies beat their chest by saying "100 years of trust." In distrust, a company cannot even stay in the market for a decade.

## 1.6. Celebrity attractiveness and product fit

A promoter's attractiveness is a meaningful symbol of the effectiveness of ads. Nevertheless, minor physical attractiveness will not attract the customer interest; external attractiveness is joined with the promoter's capacity to generate credibility. Admirable celebrities and traits take the back seat always (Khan et al., 2017). The study indicates those charming endorsers unquestionably influence the merchandises they sustain more than less charming endorsers; attractiveness promoters is efficient in improving peremptory advertisement outgrowths except not adequate producing a buying intention. Buying is need-based for a common

person, but it is an addiction in a rich person's case; so a thrifty common person takes time to act. Celebrity/product fit recognized key features of endorsement merchandise in the advertisement. Pradhan et al. (2016) express that the more famous the celebrity fit, the higher the effectiveness of the advertisement. An endorsement's strength on the presence of perceived 'fit' (Tzoumaka et al., 2016). The merchandise matchup design signifies that there should be an espousal between celebrities and product attributes' effective ads (Kulczynski et al., 2016). The 'fit' involves merchandise, and the celebrity relies on the existing distinguishing of commodities and the sensitivity of the celebrity.

#### 2. AIM AND HYPOTHESES

The aim of this study is to examine the influence of owner endorser's expertise, knowledge, integrity, familiarity, and credibility on buying decisions and purchasing intentions of customers.

Thus, the study developed the following hypotheses:

- H1: Lalitha Jewellery's owner endorsement in advertisements substantially impacts consumer purchasing intentions.
- H2: Owner endorsement considerably affects the Lalitha Jewellery brand's credibility.
- H3: Owner expertise in endorsing the Lalitha Jewellery brand has a significant impact on consumers' buying intentions.
- H4: There is a considerable effect of credibility for owner's endorsement on consumers' purchase intention of Lalitha Jewellery.
- H5: There is a significant impact of congruence for owner's endorsement on consumers toward purchase intentions of Lalitha Jewellery.
- H6: Congruence is greatly influenced by owner endorsement.
- H7: There is a significant impact of expertise for owner's endorsement on consumers toward purchase intentions of Lalitha Jewellery.

#### 3. METHODS

After designing the hypotheses, the present study established the conceptual model. The designed model explains the existing relationship between expertise, credibility, congruence, owner endorsement of a brand, and intention to purchase. The study considered credibility, expertise, and congruence as exogenous variables. On the other hand, purchase intention and owner endorsement were considered endogenous variables to draw the meaning inferences. The paper selected the Scopus database for the literature review, and the study observed the Scopus Online database and Emerald Database from January 2000 to April 2021. The intention was not to miss any information related to the present study. The study incorporated the query, which is embedded with the title. Keywords TITLE-ABS-KEY (owner AND endorsement) AND TITLE-ABS-KEY (advertisement) were used in Scopus and Emerald databases.

#### 3.1. Data collection

The pilot study used forty-four Lalitha Jewellery customers from selected states: Tamil Nadu, Karnataka, Telangana, and Andhra Pradesh. From each state, eleven customers were selected for the study (those who purchased the products of the Lalitha Jewellery). The study conducted a reliability test by having feedback from respondents, and modification was done as per their suggestions. To make sure the questionnaire is perfect for data collection, 2 specialized domain experts of faculty members and industry experts reviewed the designed questionnaire. They provided some inputs, which were also incorporated. Thus, the final version of the questionnaire was prepared. For the data collection, the study selected the dates to gain more accurate responses (the dates were logically selected between the festival season - the reason behind this is that during this period, most of the respondents purchased gold products). Therefore, the study collected the data from June 2020 to August 2021.

#### 3.2. Sample

The study developed the questionnaire and inserted all the questions in Question Pro software. Questions were organized in a systematic way for clear understanding by the respondents. In addition, the study used advanced techniques, not to make burden the respondents. The questionnaire was classified into various segments: part 1 collected data about the awareness of the advertisement of Lalitha Jewellery; part 2 considered owner endorsement of the product; part 3 involved attitude owner's endorsement; part 4 investigated credibility; part 5 captured expertise; part 6 collected data on purchase intention. Table 1 presents these factors.

In detail, owner endorsement was divided into 8 items labeled from OP1 to OP8. Attitude towards endorsement (ATE1 to ATE6) was categorized into 6 items. Three items (CY1 to CY3) were identified for credibility, two items (EE1 to EE2) – for expertise. At last, purchase intention was classified into 2 items labeled PN1 and PN2. The study circulated the questionnaire link across LinkedIn, Facebook, WhatsApp, and Twitter to get first-hand information and reach a good number of respondents in selected states of India. Four southern states (Andhra Pradesh, Karnataka, Telangana, and Tamil Nadu) were chosen for the purpose of the study.

The study adopted a purposive sample method to meet the adequate responses. The questionnaire was sent to 1,012 respondents, and 202 respondents were attempted and dropped out. Hence, the total number of respondents was 810; 519 were correctly filled by the respondents. Therefore, the response rate is 64.07%, and this number was considered and processed for further analysis.

#### 3.3. Measures

The study useda five-point Likert scale (5 – strongly disagree; 1 – strongly disagree) to understand the owners' endorsement influence on brands. The conceptual constructs and their corresponding references are presented in Table 1.

Table 1. Framework of constructs

No.	Constructs	References		
1	Owners' product endorsement (OP)	OP1 to OP4(Schouten et al., 2020), OP5 to OP8 (Hakimi et al., 2011)		
2	Customer'sattitude (ATE)	ATE1 to ATE6 (Venkata Subbiah & Sathish, 2020)		
3	Credibility (CY)	CY1 to CY3 (Zhu et al., 2020; Rajasekar, 2018)		
4	Expertise (EE)	EE1 to EE2 (Malik & Guptha, 2014)		
5	Purchase intention (PN)	PN to PN2 (Wan Mat et al., 2019)		

#### 3.4. Statistical techniques

The study data collection was organized through a systemic process. To draw meaningful interferences, the study involved vigorous methods by implantation of descriptive statistics like means and standard division, scales of reliability, and structural equation modeling (SEM). The study used IBM SPSS, Version 26, as a statistical package for the social sciences to get the respective values. The paper accumulated all the items together (all items count was 29) and calculated Cronbach's alpha. The accepted threshold for owner endorsement of the product is 0.81, credibility - 0.90, purchase intention -0.85, and attitude toward owner endorsement -0.81. It was found that received results were in a good acceptable range of reliability.

#### Table 2. Demographic data

#### 4. RESULTS

After analyzing the data collected from the survey, the results were tabulated in Table 2. The results were obtained, subjecting the data to various statistical techniques mentioned above.

#### 4.1. Structural equation modeling

SEM is utilized to assess the hypotheses. Figure 1represents the way graph for the last exploration prototype, which consolidates the factors. The theorized model of the investigation found a critical effect of OE on buying intention toward gold items. The proposed model exhibited the association between expertise, congruence, brand credibility, and buying intention. The model utilized noticed endogenous and exogenous factors. The

> 77(14.8) 80(15.4)

Source: Authors' elaboration.

**Personal Characteristics** Frequency (%) Gender Male 193(37.2) Female 326(62.8) Age < 35 36-46 186(35.8) 46-55 176(33.9) > 55 **Marital Status** Married 370(71.3) Unmarried 149(28.7) **Educational qualification** Up to UG 182(35.1) 185(35.6) Professional 152(29.3) Annual income (Rs. in Lakhs) < 5 135(26.0) 5.1-10 265(51.1) > 10 119(22.9) Place of residence Telangana 126(24.3) 147(28.3) Andhra Pradesh 113(21.8) Tamil Nadu 133(25.6) Location where jewelry is bought Local merchant jewelry store 73(14.1) Local outlet of jewelry 96(18.5) Branded exclusive shops 350 (67.4)

**Table 3.** Customer perception toward promoters

Source: Authors' elaboration.

Perception	Mean	Std. Deviation	<i>t</i> and ( <i>p</i> )	
OE increases product's image	3.17	0.982	3.977(<0.001**)	
OE in ads make more attention to views	3.34	1.248	6.294(<0.001**)	
OE offers exclusive recognition in mind	3.16	1.353	2.628(.009**)	
OE brings good brand value	2.77	1.073	-4.948(<0.001**	
OE ads enhance the credibility	3.15	.928	3.786(<0.001**)	
OE brands strive to be loyal	3.31	1.189	5.905(<0.001**)	
OE advertisements are more attached to the brands	2.76	1.209	-4.429(<0.001**)	
OE ads attract higher attention than the other celebrity-endorsed brands	3.15	.952	3.550(<0.001**)	
Influence of advertisements for the purchase of jewelry	3.17	.803	4.753(<0.001**)	

Note: \*\* denotes significance at a 1% level.

**Table 4.** Customer attitude toward promoters

Source: Authors' elaboration.

Attitude	Mean	Std. Dev	t	р
The endorsed brand gets attention due to owner's endorsement	3.22	1.276	3.956	<0.001**
Owner endorsers' value and image enhance their endorsed brand	3.24	1.475	3.691	<0.001**
Brand Lalitha Jewellery with OE is further constructive	3.43	1.142	8.574	<0.001**
Lalitha Jewellery ads, due to owner endorsement, are eye-catching	3.53	1.349	8.978	<0.001**
Because of OE, Lalitha Jewellery brand increase consumers concentration effortlessly	3.22	1.276	3.956	<0.001**
OE is the most efficient method of brand building	3.24	1.475	3.691	<0.001**

Note: \*\* denotes significance at a 1% level.

model comprises observed endogenous factors, i.e., credibility, congruence, purchase intentions, and expertise. The unobserved, exogenous factors, i.e., OE, and unobserved, exogenous variables, i.e., are of e1-e4. To talk about the outcome of SEM, Figure 1 illustrates the results of the model and its fit indices.

The outcome model specifies that the CMIN/DF: .466, p-value: 0.51.495. As a result, the proposed model is appropriate. The findings revealed a considerable impact of OE on buying intention toward gold items. Different boundaries, specifically GFI, CFI, and AGFI esteem, are >0.9. In light

of different investigations, it has been found that if the index esteem is more noteworthy than 0.9 and RMSEA esteems are under 0.05, the model is appropriate and acknowledged. The results of the model are CMIN/DF=0.466; P=0.495; GFI=.968; AGFI=.981; CFI=.984; RMSEA<0.001.

Table 2 discloses the personal characteristics of customers. Out of 519 respondents, 326 (62.8%) are female, and 193(37.2%) are male. As to age of customers, majority (186/35.8%) are 36-46 years, followed by 46-55 (33.9%), > 55 (15.4%), and < 35 years (14.8%). Regarding marital status, 370 (71.3%) of the respondents are married, and 149 (28.7%) are unmarried.

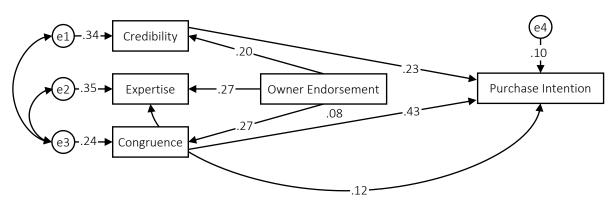


Figure 1. Owner's endorsement impact

The majority (185/35.6%) of the respondent's educational background is post-graduation, followed by 182(35.1%) under-graduates and 152 (29.3) professionals. Regarding annual income, the majority (265/51.1%) of the respondent's annual revenue is between 5.1-10 Lakhs; for 135 (26.0%) of the respondents, annual pay is < 5 Lakhs, and for 119 (22.9%) of the respondents, annual revenue is > Rs.10 Lakhs.

Table 2 depicts those 350 (67.4%) customers preferred to purchase jewelry items from branded shops. The outcome also mentioned that 96 (18.5%) customers preferred to purchase from local retail shops, and 73 (14.1%) customers preferred to purchase jewelry items from known merchants.

According to Table 3, the mean and SD for ads influence on the purchase of jewelry items are 3.17 and 0.803. Further, the t and p-value are 4.753 (<0.001). The p-value is <0.01. Accordingly, the studyvalidatesthat the advertisements considerably persuade the customers to buy jewelry items.

Table 4 portrays the results of a one-sample t-test. The whole statements related to customer perception on promoter <0.01. It reveals that theadvertisements of Lalitha Jewellery are highly received by consumers. The promotions make the brand picture and positive aim about the Lalitha advertisements. The advertisement likewise makes the brand review, trust, and noteworthiness of brands. The examination presumed that the advertiser's ads essentially affect the clients to buy the gold trimmings in Lalitha adornments. The study explains that enticement of customer action towards Lalitha Jewellery's owner endorsement is <0.01. Hence, it can be concluded that the customer has an enriching perception of the Lalitha Jewellery's promoter ads.

Table 5. Hypothesis testing

#### **Variables Estimate** Result S.E. t (p) .117 PI ← OE .044 2.647 (0.008\*\*) $H_1$ =Accepted Credibility ← OE .201 .059 3.413 (<0.001\*\*) $H_{a}$ =Accepted Expertise ← OE .272 .059 4.604 (<0.001\*\*) H<sub>3</sub>=Accepted $PI \leftarrow Credibility$ .233 .032 7.211(<0.001\*\*) $H_{a}$ =Accepted 10.717(<0.001\*\*) PI ← Congruence $H_s$ =Accepted .430 .040 Congruence ← OE .268 .049 5.596(<0.001\*\*) $H_{\epsilon}$ =Accepted PI ← Expertise .032 2.5960(.009\*\*) H,=Accepted

Note: \*\* denotes significance at a 1% level.

#### 4.2. Hypothesis testing

In support of *H1*, the study estimated that t and p-values for how owner endorsements in advertising affect customer buying intentions are 2.647 and 0.008, respectively. The hypothesis was accepted since the p-value was statistically significant. Owner endorsement had a considerable effect on consumer purchasing intentions for Lalitha Jewellery.

In support of H2, the results show that owner endorsements in advertisements had tand p-values of 3.413 and 0.001, respectively. Therefore, the hypothesis was accepted since the p-value was statistically significant. As a result, the study found that owner endorsement has a positive effect on credibility.

The computed t and p-values for the impact of owner endorsements in advertisements on the expertise factor are 4.604 and 0.001, respectively. Thus, *H3* was accepted since the p-value was statistically significant. As a result, owner endorsement knowledge has a substantial impact on consumer purchase intentions.

Considering *H4*, the calculated values of t and p for credibility for owners' endorsement of buyer intention are 7.211 and 0.001. The hypothesis was accepted as a result of the analysis. According to the findings, consumer purchase intention is influenced by the trustworthiness of owner endorsement.

The findings reveal that t and p-values of congruence for owner's endorsement on consumers toward purchase intention are 10.717 and 0.001, respectively. Since the value of p is less than 0.05,

the proposed *H5*is accepted. The results express a significant impact of congruence for owner's endorsement on consumers toward purchase intention of Lalitha Jewellery.

The calculated t and p-values for congruence of owner endorsement on customer purchase intention are 5.596 and 0.001, respectively. Thus, *H6* was accepted based on p-value. According to the findings, consumer purchase intention is significantly influenced by the congruence of owner endorsement.

The calculated t and p-values for the expertise for owner's endorsement on consumers toward purchase intention are 2.59 and 0.009, respectively. Therefore, *H7* was accepted based on the p-value. The findings explore those consumers give value to product endorsers' expertise.

#### 5. DISCUSSION

This study facilitated two essential findings by way of endorser trustworthiness and credibility having ads effectiveness. First, the endorsement is interactive with the viewers. Kiran Kumar of Lalitha Jewellery appears, and the monologue begins by saying that gold buying needs more market practice information. The proven result of endorsement is so huge that Mark Hume McCormack runs International Management Group (IMG) solely for celebrities based in the USA. They are better than product-focused advertisements. Owners only raise the impact as they are not paid (Daneshvary & Schwer, 2000). This paper effectively examined the owner's responsibility of endorsing merchandise ads on consumer buying intention considering important factors, namely endorser's trustworthiness, proficiency, and congruence. Jewelry demand in India is comprehended most generous globally and furnishes an extraordinary global economy. The market for gems and jewels is as old as its progress (Lafferty et al., 2005). The Indian's attention to gold is not only with the purpose of investment; it implies status. Therefore, the existing study emphasized increased purchase intention of customers when the owner endorses the product.

The study hypotheses on buying intention of Lalitha Jewellery based on the owner's endorse-

ment in ads, owner trustworthiness, the reliability of the owner's endorsement, and congruence of the owner's on buying intention have been important positive. The owners, whereas endorsing their products, express well-built ad messages; moneywise idea is protected too (Ilicic & Webster, 2011; Chaddha et al., 2021). The present ad of jewelry endorsed by the owner's field for worthiness and excellence is well received. Owner advertisers civilize the brands by utilizing the ability to induce customers' judgment through well-built credibility, capability, and congruence (Arora et al., 2021).

The incidence of Lalitha Jewellery advertisement explains the significance of purchasing, comparison of other brands, the implication of certification, promises on the subordinate price of the market, customer hard-earned money, clearness in pricing, and quality in gold. Owners' promises expressively to draw different customers to the ads and create an optimistic position for buying plans. Had it not been triumphant, the subject would have been modified by Lalitha Jewellery. The owner's or employer's use is low to endorse any product because it is nascent (0.8% and 0.4% of entire ads) (El Hedhli et al., 2021). These endorsements are frequently considered extra efficient and trustworthy due to their capability and credibility. Consequently, credibility and believed trustworthiness are essential features of advertisement in owners' endorsement.

Moreover, the outcome disclosed the similar, and Lalitha Jewellery owner, Mr. Kumar's communication, enhanced honesty, and trustworthiness, established an optimistic impact on the mentalities of customers. Therefore, it has been considered an essential aspect in ads, i.e., credibility, expertise, and congruence. The owners of any company are seen as extremely trustworthy causes of the message, and their ubiquity in the ad, particularly for commodities like jewelry, is believed correct. Furthermore, this study also stretched ananalogous assumption based on three critical, independent factors: reliability, expertise, and unity. The decision of this study demonstrates many falls for it, and Saravana Legend, also now in Chennai, does the same.

One of the essential findings in the narrative state is that celebrity endorsement in novel ads is far and few. The Week (2021) magazine states that celebrities attribute a third of the advertisement by volume. This paper demonstrates the considerable segment of the advertisement in German magazines describing celebrities at 4.2%. A comparable result reported in the US points to even inferior utilization of celebrities (Sung, 2021;Kim et al., 2013). On the other hand,

the impression of the owner's endorsement is attainment reception globally, including among CEO and corporation presidents. Nevertheless, different research and narrative also notify that the expert's endorsement ads on pharmaceutical and dental care products are far superior (Silalahi et al., 2021).

#### CONCLUSION

The purpose of this study was to examine the influence of owner endorsers' expertise, knowledge, integrity, familiarity, and credibility on buying decisions and purchasing intentions of customers in southern India. The outcome favors customer agreement to purchase jewelry in Lalitha Jewellery as it is worthful and ad money is more fruitful. Lalitha ads with Kiran Kumar work splendidly. Credibility, expertise, and congruence are there if accomplishment is anything to buy. Furthermore, the result designates that all the preceding three factors have important energizers for consumer buying intention. The study confesses that the owner's endorsement of the brand produces trustworthiness and integrity in the product leading to buying purpose.

The study offers a comprehensive clarification concerning owners' endorsement of shopper buying intention within various factors, namely congruence, expertise, and credibility. Promoters are expected to present their goods inspirationally about quality value. The owner's endorsement can contain cost and product owner image synchronization. The result of the paper has sensible implications for the advertising approach in print and TV media. Paid endorser comparison does not go well. Because of credibility and trustworthiness, an owner removes the takeover threat since the brand stops when he or she goes, and many are taking this strategy. In the recent past, Apollo Chairman (Dr. Pratap C. Reddy) has likewise arisen in their promotions for Apollo day in and day out.

#### IMPLICATIONS OF THE STUDY

The study shows that an owner's endorsement ensures fast market penetration by using determinants of credibility, expertise, and congruence. Lalitha Jewellery advertisement is educative as it was using its owner. In advertisements for certain products for the market, owners are a more suitable model. One model can make any number of advertisements, but the owner cannot. It is one way to build a legacy for the trade also. The owner endorsement can be used for the brand position or unique selling proposition (USP) or on benefits one gets. Advertisers in the jewelry industry showcase product attribute and their significance while demonstrating their reputation and experience. Brand along with endorser fit too heightens action. Another important theoretical implication: it is one way for institutional branding, and Lalitha Jewellery has done it.

#### **AUTHOR CONTRIBUTIONS**

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