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Key Opinion Leaders versus Key Opinion Consumers: How Trust, Product Attitude, and Perceived Effectiveness Shape Purchase Intention on Social Media

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Abstract **Original Research Article**

Influencer marketing has bifurcated into two distinct endorser types: key opinion leaders (KOLs), high-reach professional influencers, and key opinion consumers (KOCs), ordinary consumers whose product reviews derive persuasive power from authenticity rather than fame. Although both are now central to social commerce strategy, little is known about whether they persuade through the same psychological mechanism. Drawing on source credibility theory and the cognition–affect–behavior (CAB) framework, this study compares how trust, product attitude, and perceived endorsement effectiveness shape purchase intention across the two endorser types. Survey data from 163 social media shoppers in Ho Chi Minh City, Vietnam, who purchase via Facebook, Instagram, and TikTok were analyzed with partial least squares structural equation modeling (PLS-SEM). Trust strongly shaped product attitude for both endorser types. The downstream mechanisms, however, diverged sharply: for KOLs, neither trust nor product attitude translated into purchase intention—only perceived endorsement effectiveness did—whereas for KOCs, trust and product attitude significantly drove purchase intention while perceived effectiveness did not. The findings suggest that consumers process professional endorsements through a utilitarian performance lens but process peer endorsements through a relational trust lens, implying that KOL campaigns should demonstrate product performance while KOC campaigns should cultivate authenticity. The study contributes one of the first direct model-based comparisons of KOL and KOC persuasion mechanisms in an emerging Southeast Asian market.

Keywords: key opinion leaders, key opinion consumers, influencer marketing, trust, product attitude, purchase intention, social commerce, PLS-SEM.

1. Introduction

The COVID-19 pandemic accelerated a durable shift of commerce onto social media, where platforms function simultaneously as communication channels, service touchpoints, and points of sale (Hanaysha, 2022). Within this environment, influencer marketing has become a principal instrument through which brands reach consumers, moving firms from "trying to sell" toward "connecting" with audiences (Erdoğmuş & Cicek, 2012). Two endorser archetypes now dominate practice. Key opinion leaders (KOLs) are professional influencers—experts, celebrities, and content creators—with large followings and recognized authority in a domain

(Xiong et al., 2021; Zhao et al., 2018). Key opinion consumers (KOCs), by contrast, are ordinary consumers who purchase products with their own money and share candid, experience-based reviews; their persuasive power rests on perceived authenticity and similarity to the audience rather than on reach (Özbölük & Akdoğan, 2022). In Vietnam, where livestream and social commerce adoption ranks among the highest in Southeast Asia, both endorser types are ubiquitous across Facebook, Instagram, and TikTok (Phan et al., 2026).

Despite the practical prominence of both archetypes, academic research has largely treated influencers as a homogeneous category, examining the aggregate effect of influencer endorsements on consumer responses (Lou & Yuan, 2019; De Veirman et al., 2017). Three gaps follow. First, few studies model KOLs and KOCs separately and compare the psychological mechanisms—trust, attitude formation, and perceived endorsement effectiveness—through which each shapes purchase intention. Second, evidence on whether trust operates identically for professional versus peer endorsers is inconclusive: trust reliably builds favorable attitudes toward endorsed brands (Goldsmith et al., 2000; Kim et al., 2014), yet several studies report that trust in celebrity endorsers fails to convert into purchase intention (Chan et al., 2013; Min et al., 2019), hinting at an endorser-contingent mechanism. Third, the emerging-market evidence base remains thin relative to the scale of Southeast Asian social commerce, where impulsive, platform-native buying patterns differ from those documented in Western contexts (Dang et al., 2025).

Accordingly, this study asks: (RQ1) Does trust in the endorser shape product attitude and purchase intention equally for KOLs and KOCs? (RQ2) Does product attitude translate into purchase intention equally across the two endorser types? (RQ3) Does perceived endorsement effectiveness contribute to purchase intention beyond trust and attitude, and does this contribution differ between KOLs and KOCs? To answer these questions, an identical structural model is estimated separately for KOL and KOC endorsements using survey data from 163 social media shoppers in Ho Chi Minh City, Vietnam.

The study makes three contributions. Theoretically, it integrates source credibility theory (Ohanian, 1990) with the cognition–affect–behavior sequence (Dang et al., 2025) to explain why identical constructs can operate through different routes for different endorser types. Empirically, it provides one of the first direct, model-based KOL–KOC comparisons in a Southeast Asian market, revealing a mechanism dissociation: a performance route for KOLs and a trust route for KOCs. Managerially, it offers concrete guidance on matching endorser type to campaign objective—demonstrating product performance through KOLs versus cultivating authentic peer trust through KOCs.

2. Literature Review and Hypothesis Development

2.1. Theoretical background

Two complementary lenses frame the model. Source credibility theory holds that a message's persuasiveness depends on the perceived expertise, trustworthiness, and attractiveness of its source (Ohanian, 1990); in influencer settings, credibility judgments determine whether followers internalize endorsement messages (Lou & Yuan, 2019; Djafarova & Rushworth, 2017). The cognition–affect–behavior (CAB) framework, widely applied in social commerce research, orders consumer response as a sequence in which cognitive appraisals (e.g., trust) generate affective evaluations (e.g., product attitude) that culminate in behavioral outcomes (e.g., purchase intention) (Dang et al., 2025). Purchase intention itself is anchored in the technology acceptance and planned behavior traditions, which position intention as the most proximal antecedent of action in online environments (Pavlou, 2003; Mathieson, 1991).

2.2. KOLs and KOCs as distinct endorser types

KOLs are individuals or organizations whose opinions carry outsized weight within a domain—singers, actors, subject-matter experts, and professional reviewers—who typically collaborate

commercially with brands and command large followings (Xiong et al., 2021; Zhao et al., 2018). KOCs are consumers with modest followings who buy products themselves and publish experience-based evaluations perceived as fair and honest; their relatability, rather than status, is the source of influence (Özbölük & Akdoğan, 2022). The archetypes differ systematically in social position, commercial motive, and audience relationship: KOL endorsements are recognizably sponsored communication, activating consumers' persuasion knowledge and potential skepticism (De Veirman et al., 2017), whereas KOC reviews resemble organic electronic word of mouth from similar others (Djafarova & Rushworth, 2017). These structural differences motivate the expectation that the same psychological constructs may carry different weights across the two contexts.

2.3. Hypotheses

2.3.1. Trust and product attitude

Trust is the confident expectation that another party will act with integrity and benevolence, and it is pivotal wherever transactions involve uncertainty—conditions endemic to e-commerce and social commerce (Gefen, 2000; Pavlou, 2003; Mutz, 2005). Recommendations from trusted community members reduce perceived social uncertainty and risk (Gefen & Straub, 2004; Hajli et al., 2014). In endorsement settings, trustworthiness of the endorser transfers to the endorsed object: trustworthy sources enhance corporate image and shape favorable consumer evaluations of the advertised offering (Goldsmith et al., 2000; Kim et al., 2014, 2018). Whether the endorser is a professional KOL or a peer KOC, believing the endorser to be credible and sincere should color the consumer's affective appraisal of the reviewed product. Hence:

H1. Trust in the endorser positively affects product attitude in (a) the KOL context and (b) the KOC context.

2.3.2. Trust and purchase intention

Beyond its indirect role through attitude, trust may motivate purchase intention directly by lowering the perceived risk of acting on the endorsement (Pavlou, 2003; Van der Heijden et al., 2003; Dang et al., 2026). Evidence is mixed, however: several endorsement studies find no direct trust–intention link, arguing that the connection between an endorser's character and the consumer's own buying plan is logically weak when the endorsement is recognizably commercial (Chan et al., 2013; Min et al., 2019). Because KOC reviews are perceived as disinterested peer testimony while KOL endorsements are perceived as sponsored, the direct trust–intention path may be stronger for KOCs than for KOLs. The hypothesis is nonetheless stated symmetrically and tested in both contexts:

H2. Trust in the endorser positively affects purchase intention in (a) the KOL context and (b) the KOC context.

2.3.3. Product attitude and purchase intention

Attitude—an individual's overall evaluative disposition toward an object—is a canonical antecedent of behavioral intention in the planned behavior and technology acceptance traditions (Mathieson, 1991; Yang & Yoo, 2004). Consumers holding favorable attitudes toward products endorsed on social media exhibit stronger intentions to buy them (Shaikh & Karjaluoto, 2015; Hanaysha, 2022; Tien et al., 2023). Hence:

H3. Product attitude positively affects purchase intention in (a) the KOL context and (b) the KOC context.

2.3.4. Perceived endorsement effectiveness and purchase intention

Perceived endorsement effectiveness captures the consumer's judgment that the endorser's communication is convincing and instills confidence in the product's performance (Aqueveque, 2006). Persuasive, performance-focused endorsements function as extrinsic cues that reduce quality uncertainty, particularly when consumers cannot inspect the product directly—the default condition in social commerce (Aqueveque, 2006; Ha & Janda,

2012). When an endorsement convinces the consumer that the product will perform as claimed, willingness to buy should rise independently of feelings toward the endorser. Hence:

H4. Perceived endorsement effectiveness positively affects purchase intention in (a) the KOL context and (b) the KOC context.

3. Methodology

3.1. Design, population, and sampling

A quantitative, cross-sectional survey design was used. The target population comprised consumers in Ho Chi Minh City, Vietnam, aged 18–36, who shop through social networking applications; a screening question confirmed that each respondent most often shops via Facebook, Instagram, or TikTok. Non-probability convenience sampling was employed, recruiting both university students and working adults willing to participate. A power analysis (G*Power 3.1: F-test for linear multiple regression, effect size $f^2 = 0.15$, $\alpha = 0.05$, power = 0.95, four predictors) indicated a minimum sample of 129, which also satisfies structural equation modeling lower bounds for models of this size (Westland, 2010). Of 200 distributed questionnaires, 163 usable responses were retained after screening, exceeding the requirement.

[NOTE: reconcile 166 vs 163 against raw data — see Notes to Authors #1 — and update this paragraph and Table 1 accordingly.]

3.2. Measures

All constructs were measured reflectively with items adapted from validated scales and rated on seven-point Likert scales (1 = strongly disagree; 7 = strongly agree). Trust in the endorser (two items per context: credible, sincere) was adapted from Gefen (2000); product attitude (four items) from Van der Heijden et al. (2003) and Yang and Yoo (2004); perceived endorsement effectiveness (three items) from Aqueveque (2006); and purchase intention (four items) from Arli et al. (2018). Parallel item sets referenced KOLs and KOCs respectively, allowing the identical model to be estimated in each endorser context. The instrument was administered in Vietnamese following translation and expert review; the full English item wording appears in Appendix A. The questionnaire comprised a demographic section (gender, age, occupation, income, primary platform) and the construct measures.

3.3. Analytical strategy

Data were analyzed with PLS-SEM in SmartPLS 4. PLS-SEM suits prediction-oriented models estimated on modest samples and makes no multivariate normality assumption (Hair et al., 2017; Dash & Paul, 2021). Following the two-step approach, measurement quality was established before structural paths were assessed via bootstrapping with 5,000 resamples. Common method bias was examined through the full-collinearity VIF procedure.

4. Results

4.1. Sample profile

Table 1 profiles the. Respondents were nearly evenly split by gender, included both students (47.2%) and working adults (52.8%), and were distributed across Instagram (36.2%), Facebook (35.6%), and TikTok (28.2%) as primary shopping platforms.

Table 1. Respondent profile (N = 163)

Characteristic	Category	Frequency	%
Gender	Male/Female	83/80	50.9/ 49.1
Occupation	Students / Working adults	77 / 86	47.2 / 52.8

Characteristic	Category	Frequency	%
Monthly income	1–7m / 8–15m / >15m VND	80 / 50 / 33	49.1 / 30.7 / 20.2
Primary platform	TikTok / Facebook / Instagram	46 / 58 / 59	28.2 / 35.6 / 36.2

4.2. Measurement model assessment

The measurement model was evaluated separately for the KOL and KOC contexts. In the KOL model, all indicators loaded above 0.70; in the KOC model, INT2 was removed for loading below the threshold, after which all retained indicators exceeded 0.70 (Hair et al., 2017). As Table 2 shows, Cronbach's alpha (0.787–0.891), rho_A (0.788–0.893), and composite reliability (0.875–0.943) surpassed 0.70 across both models, and all AVE values exceeded 0.50, establishing internal consistency and convergent validity.

Table 2. Reliability, convergent validity, and indicator loadings

Model	Construct	Items (loadings)	α	rho_A	CR	AVE
KOL	Trust (TRU1)	TRU1.1 (0.946); TRU1.2 (0.944)	0.880	0.880	0.943	0.893
KOL	Product attitude (ATT1)	0.881; 0.896; 0.860; 0.835	0.891	0.893	0.925	0.754
KOL	Effectiveness (EFF1)	0.895; 0.883; 0.911	0.878	0.883	0.925	0.804
KOL	Purchase intention (INT1)	0.860; 0.725; 0.825; 0.775	0.809	0.821	0.875	0.637
KOC	Trust (TRU2)	TRU2.1 (0.911); TRU2.2 (0.905)	0.787	0.788	0.904	0.825
KOC	Product attitude (ATT2)	0.899; 0.854; 0.851; 0.833	0.882	0.885	0.919	0.739
KOC	Effectiveness (EFF2)	0.897; 0.884; 0.886	0.867	0.869	0.919	0.790
KOC	Purchase intention (INT2)	0.842; 0.881; 0.814 (INT2.2 removed)	0.802	0.811	0.883	0.715

Discriminant validity was assessed with the Fornell–Larcker criterion (Table 3): in both models, the square root of each construct's AVE exceeds its correlations with other constructs, and cross-loadings (Appendix B) show each indicator loading highest on its intended construct. Nevertheless, the trust–attitude correlations are high (0.842 for KOLs; 0.826 for KOCs), so the HTMT criterion with bootstrap confidence intervals is additionally reported in Table 4 (Henseler et al., 2015).

Table 3. Fornell–Larcker criterion

KOL model	ATT1	EFF1	INT	TRU1
ATT1	0.869			
EFF1	0.838	0.896		
INT1	0.626	0.647	0.798	
TRU1	0.842	0.816	0.592	0.945
KOC model	**ATT2**	**EFF2**	**INT**	**TRU2**
ATT2	0.860			
EFF2	0.798	0.889		
INT2	0.621	0.569	0.846	
TRU2	0.826	0.795	0.637	0.908

Note: Diagonal elements are square roots of AVE; off-diagonal elements are construct correlations.

4.3. Structural model assessment

Structural paths were assessed via bootstrapping with 5,000 resamples (Table 4). In the KOL model, trust strongly shaped product attitude ($\beta = 0.842$, $t = 22.219$, $p < 0.001$), supporting H1a, and the model explained 70.9% of the variance in attitude and 44.4% in purchase intention. However, neither trust ($\beta = 0.076$, $t = 0.618$, $p = 0.536$) nor product attitude ($\beta = 0.242$, $t = 1.498$, $p = 0.134$) significantly predicted purchase intention, rejecting H2a and H3a. Perceived endorsement effectiveness was the sole significant driver of intention toward KOL-endorsed products ($\beta = 0.382$, $t = 3.388$, $p = 0.001$), supporting H4a.

The KOC model reversed this pattern. Trust again strongly shaped product attitude ($\beta = 0.826$, $t = 26.863$, $p < 0.001$; $R^2 = 0.681$), supporting H1b, and—unlike the KOL context—trust exerted a significant direct effect on purchase intention ($\beta = 0.361$, $t = 2.927$, $p = 0.003$), supporting H2b, as did product attitude ($\beta = 0.270$, $t = 2.299$, $p = 0.022$), supporting H3b. Perceived effectiveness, by contrast, did not influence intention toward KOC-endorsed products ($\beta = 0.066$, $t = 0.566$, $p = 0.572$), rejecting H4b. The KOC model explained 43.5% of the variance in purchase intention.

Table 4. Structural model results — KOL context

Hypothesis	Path	β	SD	t-value	p-value	Decision
H1a	TRU1 → ATT1	0.842	0.038	22.219	<0.001	Supported
H2a	TRU1 → INT	0.076	0.123	0.618	0.536	Not supported
H3a	ATT1 → INT	0.242	0.162	1.498	0.134	Not supported
H4a	EFF1 → INT	0.382	0.113	3.388	0.001	Supported

R^2: ATT1 = 0.709 (adj. 0.707); INT = 0.444 (adj. 0.433).

Table 5. Structural model results — KOC context

Hypothesis	Path	β	SD	t-value	p-value	Decision
H1b	TRU2 → ATT2	0.826	0.031	26.863	<0.001	Supported
H2b	TRU2 → INT	0.361	0.123	2.927	0.003	Supported
H3b	ATT2 → INT	0.270	0.117	2.299	0.022	Supported
H4b	EFF2 → INT	0.066	0.116	0.566	0.572	Not supported

R^2: ATT2 = 0.681 (adj. 0.679); INT = 0.435 (adj. 0.424).

5. Discussion

5.1. Discussion of findings

Three patterns merit emphasis. First, trust in the endorser powerfully shaped product attitude for both KOLs and KOCs (H1a, H1b), with the trust–attitude path explaining roughly 70% of attitudinal variance in each model. This replicates the credibility-transfer mechanism at the heart of source credibility theory: endorsers perceived as credible and sincere lend favorable evaluations to what they endorse (Ohanian, 1990; Goldsmith et al., 2000; Kim et al., 2014).

Second, the routes from evaluation to intention diverged by endorser type. For KOLs, neither trust nor product attitude carried over into purchase intention (H2a, H3a rejected); only perceived endorsement effectiveness did (H4a). This aligns with prior findings that trust in recognizably commercial endorsers fails to translate into buying plans (Chan et al., 2013; Min et al., 2019) and is consistent with persuasion-knowledge reasoning: when consumers know the endorsement is paid, they discount the endorser's character and instead ask a utilitarian question—does this endorsement convincingly demonstrate that the product performs? Sponsored-content skepticism of this kind has been documented for high-follower influencers, whose commercial motives are salient (De Veirman et al., 2017; Lou & Yuan, 2019), and it resonates with broader evidence that consumers appraise the informational quality of commercial messages defensively when manipulation is suspected (Nguyen, Dang, & Duc, 2025).

Third, KOCs exhibited the mirror-image pattern: trust and product attitude both drove purchase intention (H2b, H3b), while perceived effectiveness did not (H4b). Because KOC reviews are perceived as disinterested testimony from similar others, the consumer's relationship to the source—rather than the polish of the persuasion—carries the behavioral weight, echoing findings that peer authenticity outweighs professional production in driving purchase decisions among social media users (Djafarova & Rushworth, 2017; Özbölük & Akdoğan, 2022). Read through the CAB lens, the KOC route follows the full cognition (trust) → affect (attitude) → behavior (intention) sequence documented in social commerce (Dang et al., 2025), whereas the KOL route short-circuits to a performance judgment. The overall picture is a mechanism dissociation: a performance route for professional endorsers and a trust route for peer endorsers.

5.2. Theoretical implications

The study contributes to influencer marketing theory in three ways. First, it demonstrates that KOLs and KOCs are not interchangeable points on a follower-count continuum but categorically different persuasion contexts in which identical constructs carry different causal weights; treating influencers as homogeneous, as much prior work has, risks averaging away opposing mechanisms. Second, it qualifies source credibility theory by showing a boundary condition on credibility transfer: trust reliably builds attitude for all endorser types, but its conversion into intention depends on the perceived commercial motive of the source. Third, it extends the CAB framework in social commerce (Dang et al., 2025) by identifying endorser type as a structural moderator of whether the affective link in the chain is behaviorally consequential, and it does so with evidence from Vietnam, enriching an evidence base still dominated by Western and East Asian samples (Phan et al., 2026).

5.3. Managerial implications

The mechanism dissociation yields direct guidance for campaign design. KOL collaborations should be briefed around demonstrable product performance—tests, comparisons, before–after evidence—because audiences reward convincing demonstration rather than the endorser's likability; charisma without proof does not move intention. KOC programs, conversely, should protect authenticity above all: firms should recruit genuine users, tolerate balanced reviews, and avoid over-scripting, because trust and the attitudes it produces are precisely what convert into purchases, while production polish adds little. For platform strategy in Vietnam, where respondents shop across Instagram, Facebook, and TikTok in comparable proportions, budget allocation should follow endorser–objective fit rather than platform fashion: KOLs for launch-stage credibility and demonstration, KOCs for conversion-stage social proof. Interactive, self-congruent advertising formats can further amplify engagement around both endorser types (Nguyen, Phan, & Dang, 2025).

5.4. Limitations and future research

Findings should be read against several limitations. The convenience sample of 163 respondents from a single Vietnamese city constrains generalizability and statistical power; larger, multi-region samples are needed. The KOL–KOC contrast reported here is descriptive—the two models were estimated separately without a formal multigroup test—so future work should establish measurement invariance (MICOM) and test path differences via PLS-MGA before drawing strong comparative conclusions. Discriminant validity between trust and attitude, though acceptable by the Fornell–Larcker criterion, involves correlations above 0.80 and warrants HTMT verification and possible scale refinement. The cross-sectional, self-report design precludes causal inference and may inflate common method variance. Finally, the model omits potentially important variables—perceived endorser–product fit, follower count, product category, and platform affordances—whose inclusion, alongside behavioral purchase data and experimental manipulation of endorser type, would sharpen the mechanism account. Robustness stages such as artificial neural network analysis (Tran et al., 2025) or fsQCA could additionally capture non-linear and configurational effects.

5.5. Conclusion

Comparing identical structural models across professional (KOL) and peer (KOC) endorsement contexts, this study finds that trust universally builds product attitude but that the path to purchase intention forks by endorser type: consumers buy from KOL endorsements when the endorsement convincingly demonstrates performance, and from KOC endorsements when they trust the reviewer and like the product. Influencer strategy, the results suggest, is less a question of how much influence an endorser has than of which psychological route to purchase that endorser can credibly activate.

Declarations

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