

# INVESTIGATING THE EFFECT OF THE CREDIBILITY OF CELEBRITY ENDORSEMENT ON THE INTENT OF CONSUMERS TO BUY DIGITAL WALLETS IN INDIA

PRIYANKA CHADDHA<sup>1</sup>, BHAWNA AGARWAL<sup>2</sup> AND ARSHI ZAREEN<sup>3</sup>

**Abstract:** *The study deals with investigating the effectiveness of celebrity endorsers' reputation on the buying intentions of customers towards Digital Wallet in India. The study used the common TEARS model to understand the effect on purchasing intentions. To achieve the desired objectives, a descriptive study was conducted in which a standardized questionnaire was administered using convenience sampling to 284 respondents residing in the Delhi & NCR area. Using SPSS and AMOS, data was analysed. As a test of statistics, one sample Wilcoxon Signed Rank test and Structural Equation Modelling were applied. The results of the study have validated the (limited) application of the TEARS model in India's digital wallet service sector. The purchasing intentions of consumers for the use of digital wallets in India were significantly influenced by all five source reputation constructs and accounted for 42 percent of the variance in purchasing intentions.*

**Keywords:** *Source Credibility, Celebrity Endorsement, Digital Wallet, Purchase Intentions, TEARS model.*

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## INTRODUCTION

It was a challenging task for marketers to study the impact of advertising, especially on buying intention. In order to achieve the significant influence of ads on key metrics such as sales, income, brand loyalty, buying intentions, etc., advertisers use various techniques and strategies, including the use of contemporary appeals, new formats, engaging themes and celebrity endorsement, to mention the most important ones. Of all things, the most famous endorsement of celebrities has been widely used around the world. Celebrity acceptance has also been highly common in the Indian landscape. Celebrities have been kindly used by Indian advertisers to sell a variety of goods and services. Available literature shows the ability of

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1 PhD Scholar, Amity College of Commerce and Finance, Amity University, Noida Sector-125, Noida-201301, India

Correspondence address: E-94, Kamakshi Apartment, Plot-28, Sector-6, Dwarka, New Delhi-1100275, India, ghai\_priyanka@yahoo.com

2. Professor, Amity College of Commerce and Finance, Amity University, Noida Sector-125, Noida-201301, India, bagarwal@amity.edu

3. Assistant Professor, Bharati College, Delhi University, C-4, Janak Puri, New Delhi-110058, India zareen.arshi@gmail.com

celebrity endorsers to change the consumer's attitude and purchasing decisions, especially in the case of products, as Indian customers associate very easily with the celebrity. Marketers exploit the popularity of celebrities to engage potential buyers and create positive word of mouth that eventually not only influences revenue, but also helps to develop a brand picture. By making the advertised brand more recognisable and trustworthy, a considerate use of celebrities will assist marketers stand out from the crowd in a highly cluttered market. There is no lack of research studies if one wants to recognize the advantages of using celebrity as endorsers for product items. There is, however, a strong laxity in studies that investigate the efficacy of celebrity endorsement in the digital service market. In addition, in the Indian context, research becomes scarcer if the aim is to look for the impact of celebrity endorsement in the case of digital financial services. The past studies often generally neglect the fact that celebrities cannot always save a brand from failure and celebrity endorsement effectiveness often differs according to the source reputation, apart from the obvious distinction between different types of categories of consumer problem solving, i.e., normal, limited and extended categories of problem solving. The current gap in accessible academic studies was established in this study and aims to examine the efficacy of celebrity endorsement in the digital banking sector as the dearth of academic studies in the field can be easily observed. In communication, in particular in advertisement analysis, celebrity's credibility is of paramount importance and can be understood as the degree of trustworthiness and reliability of the endorser. As per the source credibility proposal, it is only the credibility of a specific source that decides the acceptance by the intended target audience of the endorsed goods or services. If source reliability becomes doubtful, acceptance of the endorsed product becomes less likely. By understanding its efficacy using the source credibility principle, the study would display the empirical manifestation of celebrity endorsement in the digital banking sector.

Digital wallets or mobile wallets refer to a system or service which allows the electronic execution of monetary transactions. Cashless transfers can be made using a Digital Wallet for monetary transactions. India has seen an impressive growth in the number of digital wallets users. As it is increasingly moving towards becoming a cashless economy, the use of Indian digital wallets is considered one of the rapidly rising sectors of the Indian economy. There are numerous providers of digital wallet services in India, such as PayTm, Google Pay, Amazon Pay, Phone Pe, BHIM, Freecharge, ICICI Pocket, to name a few, Jio money. Exclusive/Specific features of the digital wallet service market, namely intangibility, inconsistency or variability, inseparability and perishability, make this sector a fascinating proposal to research the impact of source reputation on communication strategists (Lee, et al., 2011). The very essence of digital banking services involves analyzing information gathered from different sources, including the experience of other consumers, the past experience of individuals, apart from marketer-controlled information sources (Mangold, et al., 1999). Mobile wallet payment is a big platform

for new technology which promotes financial institutions in India through mobile technology and also helps to increase their customers and its usage (Vijai C., 2019). Under such circumstances, when deciding on the source reputation of the digital banking sector, especially in digital wallet services, the role of communication strategists becomes more difficult. For this reason, most digital wallet service providers most probably resort to naming extremely famous celebrities as their brand ambassadors. In addition, tough competition with a large number of national and international players in the digital banking industry looking for a substantial chunk of market share inspires digital wallet service providers to use celebrity endorsement as a key strategy for differentiation. It has been observed that digital financial services companies are increasingly establishing alliances with celebrities, based on past findings and studies showing that customers show greater recall and confidence in products that were promoted with the help of celebrities as endorsers. In the Indian digital banking service sector, a growing trend is brewing, where service providers have widely used celebrities, especially cricketers and film stars, as their brand ambassadors, to create reputation with their merchants and users, whether in metropolitan or small Tier III cities and the rest of India. BharatPe's digital payment network relies on Bollywood and cricketers to defeat its giant rivals to hit the top spot, such as Paytm, PhonePe, Google Pay, among others. In 2019, Salman Khan endorsed the BharatPe UPI digital payment app, while PhonePe's brand ambassadors were Amir Khan and Alia Bhatt. Both digital wallet players share the same goals of raising awareness, reputation and marketing goods to a broader audience of consumers. The celebrities instil the much-needed trust in the providers of digital wallet services and customers easily identify with the brand, thus making the offering less abstract. The marketed brand easily attracts buyers and the brand easily enjoys a high recall rate with the endorsement of celebrities. This reliance on celebrity endorsement has probably underlined the value of evaluating the effect of celebrity endorsement on digital banking services involving varying degrees of interest, participation and risk. This research therefore provides a clear statement that despite the prevalence of celebrity endorsement, it must be understood that purchasing a digital wallet service is not an impulse purchase and that celebrity endorsement does not have the same impact as in different categories of goods. This study therefore aims to explore the effect of celebrity endorsement on the appeal of digital wallet services to customers, which has been largely overlooked by previous researchers.

The remainder of the paper has been organized into separate subsections. This part is immediately preceded by the section on literature review, which is accompanied by the section on research methodology. The research methodology section is accompanied by the data review section. The final portion of the paper covers the findings and implication of the study.

## LITERATURE REVIEW

Existing literature is abuzz with studies highlighting celebrity performance, and most studies often adhere to the fact that celebrity endorsement affects consumers' buying intentions, including the service sector (Pornpitakpan, 2003; Pringle & Binet, 2005; Roy, 2006; Koththagoda & Weerasiri, 2017). Stafford et al. (2002) suggest that the use of celebrity endorsement for a utilitarian service like banking generates potential concrete signals for the advertised services and brings attitudinal improvements to the minds of the target consumers. Song et al. (2014) have also been consistent with the results of previous studies and have established the role of celebrities as an important tool in commercial advertising for financial services. However, it must be acknowledged that, given their physical and intellectual characteristics, celebrities can exert different levels of influence on consumers. Jain et al. (2010) advocated the use of national-level celebrities to endorse financial goods, especially for urban consumers, while Muralidharan (2012) suggested the use of attributes of source reputation for both national and regional celebrities.

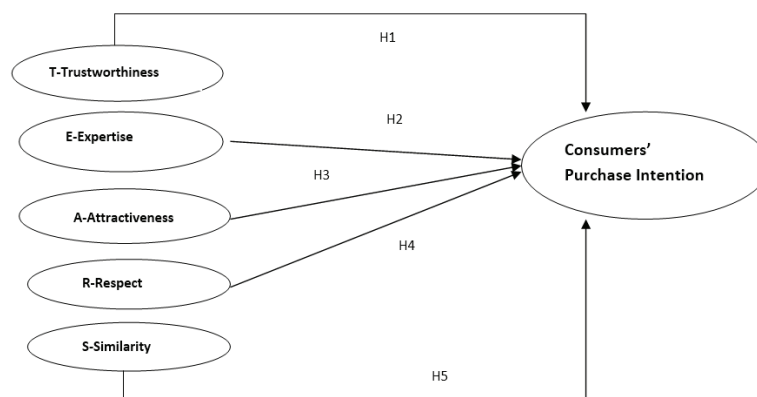
This is essentially the original legitimacy that decides the audience's approval of the endorsed message. Ohanion (1990) believed that it is a communicator's source reputation that has its influence on the recipient in accepting the message. In their studies, O'Mahony and Meenaghan (1997; 98) discuss attributes such as celebrity beauty, likeability, personality, and trustworthiness; as desirable characteristics that create credibility of the source. The authors argue that these characteristics are instrumental in attracting the interest of the target audience and thereby influencing the intentions of the purchase. However, Clow et al. (2011) say that, apart from these characteristics, an endorser's reliability is also imperative in producing successful advertisements, due to the intangible nature of services, particularly in the service sector. Authors claim that the chosen celebrity must give the expert opinion of the supported service in order to be considered trustworthy by the target audience.

Source reliability has been assessed by numerous researchers differently. It was evaluated on the dimensions of trustworthiness, expectance and attractiveness by Ohanion (1990) and Lafferty et al. (2002). In order to measure credibility, Arora, et al. (2006) and Clow et al. (2006) used a few other metrics, such as credibility, attractiveness and liability. This was the seminal study conducted by Shimp (2003) that elaborated the notion of celebrity endorsement quite brilliantly. On the basis of two key attributes, namely reputation and attractiveness, along with their different sub-attributes, Shimp proposed calculating the efficacy of celebrity endorsement. TEARS was the term coined to describe the sub-attributes that included trustworthiness and competence (components of credibility) and physical beauty, respect and resemblance to the target audience (components of attractiveness). Koththagoda & Weerasiri (2017) tested the applicability of

the TEARS model in Sri Lanka's telecommunications industry, where they also concluded that the relationship between the build of the TEARS model and the purchasing intention of the customer exists as the product of celebrity endorsement.

In their respective studies, other researchers such as Karasiewicz & Kowalczyk (2014), Low & Lim (2012) and Albert & Merunka (2013) have found that celebrity endorsement has a direct effect on customer purchasing intentions. In product sectors such as Fast-Moving Consumer Goods (FMCG) and consumer durables, however, they detected the relation. Researchers such as Sheu (2010); Ibok (2013); Spry et al. (2011) and Roy & Rishav (2014) recognize that in the sense of celebrity endorsement effectiveness in digital banking services such as digital wallet in the Indian landscape, a major awareness gap can be observed. In addition, various earlier studies have been conducted and published in international contexts and, from the Indian perspective, the findings of the studies are not directly applicable. In India, majority of digital banking services providers, especially the providers of digital wallet service, have widely used celebrity endorsement in their ads and brand promotional events as an effective tool. By investing massive amounts of cash in their promotional campaigns, they nominate celebrities as their brand ambassadors. However, how the definition of celebrity endorsement evolves in the Indian digital banking sector remains largely unknown, especially in terms of influencing purchasing intentions.

At this juncture, the researcher acknowledges that while it is profitable for organizations to use the right celebrity option for better product/service ads, customers appear to demonstrate their willingness to purchase the celebrity-endorsed products/services. But the same has still not been checked in the digital Banking field of India. The current study aims to meet this significant gap in this critical domain and wants to examine the effect of celebrity endorsement on the buying intentions of Indian customers by applying the TEARS model to the use of digital wallet. The study also aims to understand the aspect of the TEARS model most influences customers' buying intentions. Figure 1 provides the specifics of the current study's proposed model:



**Figure 1: Proposed Model of the Current Study**

## RESEARCH METHODOLOGY

The present study is descriptive and exploratory in nature as it aims to explain the effect of celebrity endorsement on Digital Wallet's buying intentions of consumers. The study uses the five dimensions of the proven TEARS model, which are trustworthiness, competence, beauty, respect and similarity. In order to see the implementation of the chosen model in a relatively unexplored service category, i.e., banking, the analysis relied heavily on primary data. The respondents were contacted once in order to collect the data that made this study cross-sectional in nature. The standardized 5-point questionnaire was designed to collect the respondents' answers. After taking significant indications from the current literature using the TEARS model, the questionnaire was created. Any customer who used the digital wallet of any celebrity-endorsed digital banking service provider served as the study's sampling device.

With 80 respondents, the questionnaire was pre-tested and required adjustments were subsequently made. To collect the data, the digital mode of distribution was used. Using convenience sampling methods, the questionnaire was sent to 650 respondents. From Jan 2020 to July 2020, a total of 315 completed questionnaires were collected. 284 questionnaires were held for further review in the study after data cleaning and discarding the incomplete answers. The data was obtained using recipients belonging to various age groups, professions, education and income levels. The details of the respondent profile used in the study are given in Table 1.

**Table 1: Respondents' Profile**

Variable	Categories	Number of Respondents	Percentage (%) of Respondents
Gender	Male	122	43
	Female	162	57
Age	Less than 18 years	28	10
	18-29 years	190	67
	30-44 years	57	20
	45-59 years	9	3
	60 years & above	0	0
Income	Below 10,000	91	32
	10,000-30,000	30	11
	30,001-50,000	49	17
	50,001-1 Lac	74	26
	Above 1 La	40	14
Education	Undergraduate	127	45
	Diploma	3	1
	Graduate	51	18
	Post Graduate	94	33
	Other	9	3
Occupation	Student	173	61
	Professional	34	12
	Business	3	1
	Service	60	21
	House Maker	14	5

Table 1 indicates that 43 percent of the sample consisted of male respondents, while 57 percent consisted of female respondents. The majority of respondents (67%) belonged to the 18-29 age group, followed by 20% belonging to the 30-44 age group. Student respondents made up 61% of the survey, while 21% of the respondents came from the service sector. The 12% and 5% of the survey respectively reflected respondents in technical and home-maker occupational categories. 32 percent of the sample belonged to respondents in the monthly income group below 10,000 rupees. 26 percent of respondents belonged to the revenue group of 50,001 to 1 Lac rupees.

For its validity and reliability, the scale was also checked. By selecting a well-established scale and regular discussion with the guide and co-guide, material validity of the scale was assured. Discriminant validity was tested by Fornell-Larcker (1981) criterion in which each construct's square root of AVE was found to be higher than its inter-construct correlations (Table 3). To see the applicability of the TEARS model, the Keiser-Meyer-Olkin (.839, significant at .05 significance level) and Bartlett's Test of Sphericity (significant at .05 significance level) were performed. Exploratory factor analysis was performed to check if all of the scale items were loaded as planned. All six items of the scale loaded as expected and clarified 72 percent of the variance. Average Variance Extracted (AVE) was determined separately for all constructs along with factor loading analysis of each item. For all the scale claims, factor loadings were found to surpass the recommended cut off value of .6. The Average Variance Extracted (AVE) value for each build was also found to be greater than the recommended value of 5 (Farrell, 2010). To verify the reliability of the scale whose value was found to surpass the cut-off value of .7, Cronbach's Alpha was used to reflect the reliability of the scale used (Nunnally & Bernstein, 1994). The reliability and validity of the scale is detailed in Table 2.

**Table 2: Reliability and Validity of the Scale**

Construct	Statements	Factor Loadings	Composite Reliability	Cronbach's Alpha	AVE
Trustworthiness (T)	T1: I trust the recommendation given by the celebrity for digital wallet services	.86	.928	.936	.759
	T2: Celebrities appear in ads show their sincere interest towards the digital wallet services.	.88			
	T3: Celebrities do not provide misleading statements for endorsed digital wallet services.	.87			
	T4: I believe opinions of celebrities are dependable.	.85			
Expertise (E)	E1: Celebrities provide their expert opinion in digital wallet service ads.	.95	.959	.852	.869
	E2: Celebrities endorse only those digital wallet services which are genuine as per their opinion.	.96			
	E3: I consider the expertise of celebrity as influential when making a purchase decision for digital wallet services	.91			

Attractiveness (A)	A1: I find digital wallet services endorsed by celebrity attractive.	.88	.927	.914	.749
	A2: Ads with beautiful/handsome celebrity have high recalling power for me.	.89			
	A3: I tend to focus more on elegance and classy looks of celebrity as compared to intelligence in ads promoting digital wallet services.	.87			
	A4: Celebrity with good looks is more influential in promoting digital wallet services to me.	.85			
Respect (R)	R1: I would like to avail services of digital wallet service provider just because the celebrities are associated with it.	.88	.909	.921	.654
	R2: I like to use digital wallet services of my role model celebrity.	.78			
	R3: I trust messages which are promoted by the highly accomplished celebrity.	.82			
	R4: I show my respect for celebrities by availing digital wallet services endorsed by them.	.79			
Similarity (S)	S1: I find celebrity of my age group more influencing in endorsing digital wallet services	.84	.869	.927	.621
	S2: I feel connected with the celebrity by using the digital wallet services endorsed by him.	.83			
	S3: I always compare the product I own with the product that celebrities are endorsing.	.79			
	S4: I feel the sense of similarity between me and the celebrity endorser.	.73			
Purchase Intentions (PI)	P1: I would like to buy the digital wallet service provider if my favourite celebrity is endorsing it.	.88	.908	.947	.766
	P2: I remember a digital wallet just because the celebrity is endorsing it.	.90			
	P3: I believe digital wallet service providers are able to sell their services by using celebrity endorsement.	.86			



**Table 3: Discriminant Validity of the Scale**

	Trustworthiness	Expertise	Attractiveness	Respect	Similarity	Purchase Intentions
Trustworthiness	<b>.883</b>					
Expertise	.658	<b>.945</b>				
Attractiveness	.691	.579	<b>.871</b>			
Respect	.723	.647	.721	<b>.823</b>		
Similarity	.717	.788	.582	.679	<b>.796</b>	
Purchase Intentions	.652	.687	.649	.689	.753	<b>.876</b>

Note: The diagonal bold elements are the square roots of AVEs whereas non-diagonal elements represent the latent correlations.

## FINDINGS OF THE STUDY

For all constructs of the conceptual model, descriptive statistics were analysed. As a test statistic, one sample Wilcoxon Signed Rank Test at 5 percent significance level was applied as data under analysis was not considered normal. The descriptive statistics for the different constructs of the model suggested are given in Table 4.

**Table 4: Descriptive Statistics**

Construct	N	Mean	Std. Deviation	Test	Significance
Trustworthiness (T)	284	4.12	1.21	One Sample Wilcoxon Signed Rank Test	.000
Expertise (E)	284	3.66	1.07		.002
Attractiveness (A)	284	4.33	1.23		.000
Respect (R)	284	3.26	1.13		.000
Similarity (S)	284	3.86	1.16		.000
Purchase Intentions (PI)	284	3.61	1.19		.000

The significance level is .05.

This can be inferred from Table 4 that respondents valued all the constructs of the proposed model higher than their mean value (i.e., 3) and considered important at a 5 percent significance level for each construct test. Coupled with the maximum mean value of 4.33 (.002 sig.) followed by Trustworthiness (mean value of 4.12, .000 sig.) and Similarity, Attractiveness (A) was identified (mean value of 3.86, .000 sig.).

For all the constructs of the proposed model, the important findings suggested that respondents regarded celebrity endorsement as trustworthy and appealing. Respondents in the study claimed that celebrities have their expert opinion in the digital wallet services and their experience in the field plays an important role in purchasing decisions. They also felt that the purchasing of digital wallet services endorsed by celebrities was a way to display appreciation for celebrities. In the report, they agreed that they feel linked with the celebrities and also feel a sense of similarity with the celebrities by purchasing the celebrities' endorsed digital wallet services. Respondents in the study decided that if their favourite celebrity

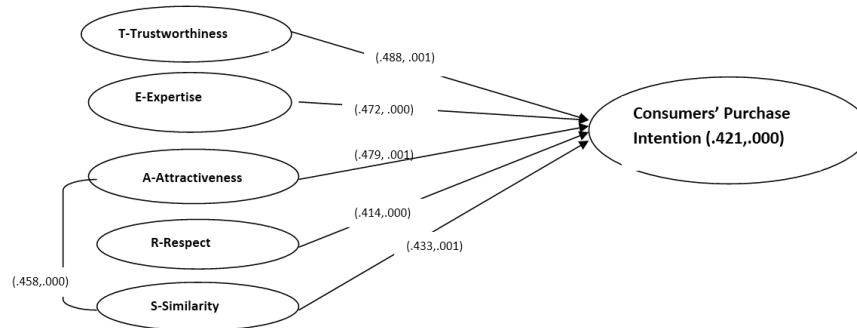
was affiliated with that service provider, they would like to purchase the services of such digital wallet service providers. They were more likely to recall the digital wallet services endorsed by celebrities.

In the Indian digital banking market, structural equation modelling has been used to test the fit of the proposed model. Table 5 gives the structural model values of the multiple fit indices. The proposed source credibility model with a CMIN/DF value of 2,064 was found to be fit for the analysis, which was lower than the recommended value of 3 (Bagozzi and Yi, 1988). The Root Mean Square Error of Approximation (RMSEA) result value was .038, indicating the proper fit of the proposed model (Browne and Cudeck, 1993). Other health indexes have also been found to surpass .9. With their suggested values, Table 5 provides the descriptions of the model fit indices.

**Table 5: Model Fit Indices**

<b>Index</b>	<b>Structural Model Value</b>	<b>Recommended Value</b>
CMIN/DF	2.064	$\leq 3$
NFI	.906	$\geq .80$
RFI	.936	$\geq .90$
IFI	.917	$\geq .90$
TLI	.929	$\geq .90$
CFI	.949	$\geq .90$
RMSEA	.038	$\leq .10$

The purchasing intentions in the Indian banking service group were substantially impacted by all five components/constructions of source reputation and accounted for 42 percent (.000 sig.) of the variance in the latter. This contributed to the acceptance of all the existing research hypotheses (namely H1, H2, H3 H4 and H5). The results of the theoretical model used in the analysis are shown in Figure 2. The maximum variance (49 percent, .001 sig.), accompanied by celebrity attraction, was clarified by celebrity trustworthiness (48 percent, .001 sig.). The celebrity's experience in the sector in question explained the 47 percent (.000 sig.) difference in the buying intentions of customers. 43 percent (.001, sig.) and 41 percent (.000, sig.) of the difference in customer purchasing intentions is clarified by similarity and appreciation, respectively. Overall, 42 percent (.000 sig.) of the consumers' purchase intention was explained by all components of source credibility.



**Figure 2: Results of Proposed Model**

The model also suggested inter-construct covariance, whereby 46 percent of similarity and attraction elements of source reputation co-varied collectively (.000 sig.). The relationship proposed can be interpreted by the fact that the greater the attractiveness of the celebrity will be more comparable to the celebrity viewed by the customers.

The study's findings were consistent with established literature, especially one that deals with the application of the TEARS model in different categories of goods. Gupta et al. (2015) concluded that trustworthiness and appeal have a strong effect on the intent to buy. Koththagoda and Weerasiri (2017) also noted that a celebrity's appeal, trustworthiness, respect and expertise have a prominent relationship with the consumer's buying intention in the service sector.

In their report, Stafford et al. (2002) reported that customers may trust the choice of the celebrity for fun services, but these characteristics have far less impact on utilitarian services such as banking services, on which other factors such as better returns, digital facilities and low risk have a significant impact on the buying intentions of consumers. This research, however, differs from the observations of Stafford et al. (2002) and asserts that source reputation attributes also play an important role in Indian digital banking services and that importance influences the intentions of purchase.

## DISCUSSION AND IMPLICATIONS

The goal of the study was to understand the effect of source reputation characteristics on digital wallet purchasing intentions. The study concludes that celebrity endorsement plays an important role in the Indian digital wallet service industry, which lies in the extended problem solving group, and all characteristics of source reputation, namely trustworthiness, expertise, attraction, respect and similarity, can significantly change the purchase intentions. It must also be noted, however, that the influence of source reputation is not so great, especially in the digital wallet service market, as celebrity endorsement could not explain even half

of the variance in purchasing intentions. From the results of the analysis, it can be safely inferred that while the source reputation of celebrity endorsement is regarded by the target audience as trustworthy, desirable and respectable, it has a minimal effect on purchasing intentions. The outcomes can be well understood by recognizing the main criteria taken into account by the respondents when selecting a provider of digital wallet services that include payment protection, picture of the service provider, digital operational facilities offered by service providers, etc. In an article in Livemint, Bandyopadhyay (2017) notes that while celebrities generally cricketers and movie stars can help digital wallet service providers extend their reach to the masses due to their popularity, they can not bear the burden of the financial success of providers. The author also correctly points out the scant use of real financial sector experts such as the CEO of Banks, COO, well-known investors as celebrities. Marketers need to recognize that they may very well rely on the endorsement of celebrities to support the brand, but they need to be vigilant in predicting the results in terms of financial parameters. In the case of products involving less participation and important, roping in celebrities particularly to capitalize on their mass popularity may work better, but similar outcomes are difficult to observe in the case of extended problem solving category products such as banking and housing. Under such circumstances, marketers could follow the two-way approach in which, on the one hand, celebrities, especially those with the relevant expertise, could be used to raise awareness of digital wallet-related services and, on the other hand, specific activities such as obtaining feedback from customers using wallet, digital survey with current customers, sponsorship of appropriate activities and events shall also be used as a marketing tool by the marketers.

The aim of the study was to see the implementation of the TEARS model for digital wallet services. The results of the study confirmed its validation in the digital wallet service industry in India. In the case of different product categories, the TEARS model has been widely used, but its application in the digital banking sector has been a less researched field, especially in the Indian context. Not only does this study validate its application in the Indian digital banking market, but it also provides a scale that can be used by other researchers in the region.

## **CONCLUSION**

The research concluded that the reputation of the source has a small effect on purchasing intentions in the Indian digital wallet service market. Consumers regard digital wallet services endorsed by celebrities as trustworthy, reputable and attractive. They also feel a sort of link with celebrities promoting the services of digital wallets. However, the effect on digital wallet services of celebrity endorsement is minimal, which can be understood by the nature of digital banking services. In the digital wallet service market, the study used the TEARS model

and the study results confirm that the TEARS model can also be applied in the Indian digital banking sector.

### **LIMITATIONS**

Such studies suffer from numerous disadvantages, and this research is no exception. Due to the prominence shown by the available literature, the TEARS model was chosen for this analysis. An exploratory analysis could reveal another conceptual model that may offer different or better results in the area concerned. Only one service, i.e., digital wallet, has seen the implementation of the TEARS model and its generalizability can only be defined by evaluating its results in other similar service categories. The study concluded that in the case of digital wallet services, celebrity endorsement has an impact. It could not, however, be determined that respondents who appeared to be influenced by the endorsement of celebrities genuinely used or did not use the services of digital wallet service providers. In other terms, rather than actual actions, only intentions to do so were studied. Sample size, location, time and effort constraints also held true for this analysis.

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