

**DISTRUST TOWARDS SOCIAL MEDIA  
INFLUENCERS: CAUSES AND CONTRIBUTION OF  
USER'S AGE, GENDER AND SOCIAL MEDIA USE**

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## ABSTRACT

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<p>The question of whom to trust or distrust has become an increasingly important aspect in social online networks. As a user encounters much user-generated content each day, evaluating trustworthiness has become continuous. However, distrust and especially distrust in online context has not been studied as much as trust.</p> <p>The purpose of this study is to explore what causes distrust towards social media influencers. The concept of distrust is considered in general and in the specific environment of social media. To answer to the research question "What causes distrust towards social media influencers", a theory-guided content analysis was conducted. The analysis was partly guided by theory and partly by the data. The data consists of 601 responses and was gathered in Finland in April 2019.</p> <p>In the study, it appeared that influencers and their content are expected to be authentic and professional to be considered trustworthy. The most significant reason for distrust towards social media influencers turned out to be commercialism in general. Additionally, commercialism was emphasized when investigating impact of social media users' social media use, gender and age on how they find the causes of distrust towards influencers.</p> <p>The hypotheses concerning the contribution of age, gender and social media use were confirmed. In addition, distrust turned out to be a very subjective opinion based on one's experiences and attitude. As men are less active in social media than women and as older people are less active in social media than younger people, men's and older people's disposition to distrust social media influencers and disposition to have distrusting feelings in social media turned out to be stronger.</p> <p>In the conclusion, the research findings are evaluated and propositions for further research are given. Even the study gives an insight on concept of distrust in social media, more research concerning the topic is absolutely needed.</p>	
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<p>Sosiaalisessa mediassa vastaanotetaan jatkuvasti vaikuttajien tuottamaa sisältöä, jonka luotettavuutta ja epäluotettavuutta arvioidaan. Sosiaalisen median vaikuttajiin kohdistuvaa epäluottamusta on kuitenkin tutkittu hyvin vähän ja vähemmän kuin luottamusta.</p> <p>Tutkimuksen tavoitteena on selvittää, mikä aiheuttaa epäluottamusta sosiaalisen median vaikuttajia kohtaan. Tutkimuksen teoreettinen viitekehys keskittyy sosiaalisen median lisäksi epäluottamukseen yleisesti. Tutkimuksessa selvitetään myös, vaikuttavatko esimerkiksi vastaajan ikä ja sukupuoli siihen, minkä tekijät aiheuttavat epäluottamusta sosiaalisen median vaikuttajia kohtaan.</p> <p>Teoriaohjaavan sisällönanalyysin avulla pyrittiin selvittämään, mitkä ovat yleisimmin mainittuja epäluottamuksen syitä sekä miten vastaukset poikkesivat toisistaan esimerkiksi vastaajien iän ja sukupuolen suhteen. Analyysi ei perustunut ainoastaan tutkimuksen teoreettiseen viitekehykseen, vaan lisäksi tutkimusaineisto määrittä ja ohjasi analyysia. Aineisto kerättiin Suomessa huhtikuussa 2019, ja se koostuu 601 vastauksesta.</p> <p>Tutkimuksen tulosten perusteella sosiaalisen median vaikuttajiin kohdistuva luottamus edellyttää aitoutta ja ammattimaisuutta. Merkittävin yksittäinen syy epäluottamukseen sosiaalisen median vaikuttajia kohtaan on kaupallisuus, ja se korostui myös, kun tutkittiin vastaajan iän, sukupuolen ja sosiaalisen median käytön vaikutusta käsityksiin. Tutkimuksen mukaan epäluottamus on subjektiivinen kokemus, johon vaikuttavat aikaisemmat kokemukset ja asenne. Miehet ovat sosiaalisessa mediassa passiivisempia kuin naiset ja vanhemmat ihmiset passiivisempia kuin nuoremmat, minkä seurauksena miehillä ja iäkkäämmillä on voimakkaampi taipumus kokea epäluottamusta sosiaalisen median vaikuttajia kohtaan.</p> <p>Tutkimuksen puutteiden sekä ilmiön merkittävyyden ja vähäisen tutkimuksen vuoksi lisää tutkimusta aiheesta tarvitaan. Jatkotutkimusehdotuksia on esitetty viimeisessä kappaleessa.</p>	
Asiasanat Epäluottamus, luottamus, sosiaalisen median vaikuttaja, sosiaalinen media	
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# 1 INTRODUCTION

## 1.1 Purpose of study and research questions

According to DuBois, Golbeck and Srinivasan (2011), the question of whom to trust or distrust has become an increasingly important aspect in social online networks. As a user encounters much user-generated content each day, evaluating trustworthiness has become continuous. Even the trust information may help in decision making and in receiving recommendations, knowing whom to distrust is at least equally useful.

While social media influencers have been gaining more popularity especially among the young, the phenomenon has been studied from the point of view of trust, not distrust. Also, much research has been concentrating on what makes a social media influencer popular and which are the ways brands can benefit influencers' popularity and trustworthiness. As more brands collaborate with social media influencers, it is significant to know in which ways distrust is performed and, moreover, if there is a causal connection between distrust in influencer and distrust in the brand or product. However, there is little research on distrust and the reasons for it and, in addition, relatively few algorithms to evaluate distrust (DuBois et al. 2011). However, identifying the validity of social media content has become more important during the era of social media (Almerri 2017, 16) in which content with different value can be published.

As stated by Kim and Ahmad (2012), "the success of social interactions for content sharing and dissemination among completely unknown users depends on 'trust'." Furthermore, current research concerning trust prediction relies on "a web of trust". Despite the fact trust is not always available in online communities or is too sparse if available, distrust is not paid much attention to.

However, distrust is a “distinct concept from trust with different impacts on behaviour”. (Kim & Ahmad 2012.)

In general, transparency is highlighted in the practice of marketing and communication: authentic and transparent interaction makes consumers not only engage but also trust in brands (nobot.fi, referred 14.8.2019). However, both platforms and influencers are distrusted by social media users. As distrust is considered “at least as critical as trust in social communities” (Kim & Ahmad 2012) it is justifiable to emphasize the significance of research on distrust, too.

The purpose of the thesis is to find out what makes individuals consider a social media influencer untrustworthy. In addition, the purpose is to clarify if one’s age, gender or social media use has anything to do with distrust towards social media influencers. The thesis concentrates only on online environment.

To achieve the objective of the study, the theoretical background is presented in the second main part of the thesis and, later, the empirical data is presented and analyzed. In the second part, distrust is considered also in general and the consequences of distrust are slightly discussed even though the main focus is on online environment and the reasons for distrust.

The research question is the following:

Q1 What causes distrust towards social media influencers?

## **1.2 Structure**

The thesis consists of five main parts the first being the introduction. Second, the theoretical framework on which the study is based is presented. Third, the research data and the methodology are presented and explained. Fourth, the results are reported and analyzed. Finally, the thesis is discussed and evaluated, and the further research questions are proposed.

## 2 THE CONCEPT OF DISTRUST

Ahmad and Sun (2017) define distrust simply as a negative feeling about another person's conducts. However, distrust is not always defined as simply and the definitions are not always similar. For instance, some argue that trust and distrust are absolutely opposite while others think that trust and distrust are not strongly negatively correlated.

As each social media user should evaluate the quality of received content before accepting and, what is more, transferring it, trust plays a big role in social interaction (Kim & Ahmad 2012). As trust is experienced and defined differently in different cultures (Almerri 2017, 94), the holistic or perfect understanding of distrust is hard to achieve. However, more understanding is always needed.

### 2.1 Terminology

In this chapter, the concepts related to the topic and used in the thesis are presented and defined. Concepts distrust and trust are defined in the chapters 2.2 and 2.3. Additionally, the synonyms of distrust are presented in the chapter 2.1.1.

#### **Social media influencer**

As social media influencers can range from musicians, fitness trainers, fashion lovers and friends of celebrities (Dhanesh & Duthler 2019), there is not only one exact definition of social media influencers. However, the common factor of social media influencers is that they build and maintain relationship with their followers by personal branding and, in addition, have influence on them. Social media influencers are also generally defined as a type of third-party endorser that



earn their audience by blogging, tweeting or other usage of social media (Freberg, Graham, McGaughey & Freberg 2010). In the thesis, concepts as content producer and content provider are synonymous with social media influencer.

Jin, Muqaddam and Ryu (2019) emphasize three factors when defining social media influencer: large number of followers, active engagement and promotion of products and brands. Enke and Brochers (2019) see social media influencers as third-party actors with a significant number of relevant relationships with and influence on organizational stakeholders. The ways to influence are content production, content distribution, personal appearance on social media and interaction. Enke and Brochers (2019) also state that social media influencers are always defined in their relation to organization and public personas that can be consumed by other social media users.

Commercialism is emphasized by Abidin (2015): social media influencers are ordinary Internet users that monetize their following by integrating advertising into their social media posts. The most popular social media influencers are well paid by brands and using paid eWOM has been a part of “a process called influencer marketing” (Coursaris, van Osch & Kourganoff 2018). For example, according to Hohensee (2018, 65), footballer Cristiano Ronaldo has received 750,000 dollars and Kylie Jenner even 1 million dollars for a single posting with advertising content (Riedl & von Luckwald 2019).

In 2018, more than 5 billion dollars was spent on influencer marketing only in Instagram worldwide. Later, marketers have taken even more budget away from traditional marketing in order to invest in influencer marketing. (InfluencerDB 2019.)

### **2.1.1 Synonyms for distrust**

There are many concepts that are defined somehow similarly to distrust. However, it is not clear and depends on definitions if those are synonyms or almost similar concepts. Concepts like those are, to mention a few, mistrust, doubt, wariness and suspicion. According to McKnight and Chervany, there have been differences in defining and separating the concepts. However, their conclusion is that the concepts differ only in degree, not in kind. (McKnight and Chervany 2001.)

*Suspicion.* The only difference between distrust and suspicion is that “suspicion may be based on slight evidence, while evidence is not mentioned in dictionary definitions of distrust” (McKnight and Chervany 2001).

*Mistrust.* Carey (2017, 23) argues that even though concepts distrust and mistrust are close to each other, “distrust is more likely to be based on a specific past experience, whereas mistrust describes a general sense of the unreliability of a person or a thing”.

*Doubt.* According to Cambridge Dictionary, doubt means “a feeling of not being certain about something, especially how good or true it is” (Cambridge Dictionary, referred 8.8.2019).

*Wariness.* Wariness is defined as the quality or state of being wary (Collins English Dictionary, referred 8.8.2019). Cambridge Dictionary also explains wariness a state of not completely trusting in something (Cambridge Dictionary, referred 8.8.2019).

*Lack of credibility / in-credibility.* According to Ohanian (1990) credibility is a multi-dimensional concept that consists of three elements: trust, expertise, and attractiveness. The level of credibility may have an impact on consumers’ attitudes, intentions and behavior. Thus, it is an “integral part of communication process between people including communication that occur in the Internet for marketing purposes”. (Almerri 2017, 13-14.)

## 2.2 Definition of distrust

Concept of distrust has been defined, for example, as a “belief that a person’s values or motives will lead them to approach all situations in an unacceptable manner” and as a choice to avoid risks. Stated by McKnight and Chervany, distrust may be more beneficial than trust in certain conditions and, in addition, potentially going to displace trust as a social mechanism for dealing with risk. (McKnight & Chervany 2001.) According to Deutsch, distrust is a choice to avoid a path that likely has more negative than positive consequences (McKnight & Chervany 2001).

Kim and Ahmad (2012) define distrust in the following way: “A subjective degree of suspension that the content provider’s values, motives, intentions and behaviors are harmful to the content consumer’s interests. With distrust, the content consumer is not willing to take user-generated content provided by the content provider, fearing that the content provider is to engage spam, deception, dissemination of misinformation or low-quality content. It is accompanied by the feelings of worry, fear, concern, and other strong negative emotions.” Then again, trust is defined as “a subject’s degree of belief in a content provider’s task com-

petence, based on the expectation that the content provider generally and consistently delivers satisfactory and high-quality content. The content consumer is willing to take user-generated content provided by the content provider even with the possibility of risk. This action is accompanied by feelings of security and strong positive emotions.” (Kim & Ahmad 2012.)

In this thesis, the definition of distrust follows Kim and Ahmad’s understanding both in distrust’s definition in general and in how they see the relation between distrust and trust. That is because Kim and Ahmad emphasize unique emotions and subjectivity when defining distrust: while trust is often affected by public opinion, distrust is usually a very subjective opinion of an individual social media user. Therefore, distrust is predicted by private reputation which is the most important factor in predicting. (Kim & Ahmad 2012.)

**Table 1. Definition of distrust**

<b>Distrust</b>	<b>Related concepts and dimensions</b>	<b>Opposite</b>
“Distrusting Intentions means one is against being willing to depend, or intends not to depend, on the other party, with a feeling of relative certainty or confidence, in a situation in which negative consequences are possible” (McKnight & Chervany 2001, 885).	“Influence is thereby seen as a function of the positive or negative advocacy and how trusted or distrusted the influencer is” (Dyson & Money 2017).	Not explained by the source.
“I extend this definition to see trust in terms of confident positive expectations regarding another’s conduct and distrust in terms of confident negative expectations regarding another’s conduct” (Lumineau 2014, 1555).	“Confident negative expectations refer to a fear of, a propensity to attribute sinister intentions to, or a desire to buffer oneself from the effects of another’s conduct” (Lumineau 2014, 1555).	“Confident positive expectations refer to a belief in, a propensity to attribute virtuous intentions to, or a willingness to act on the basis of another’s conduct” (Lumineau 2014, 1555).
Trust and distrust are at the opposite ends of one continuum and, thus, considered perfect substitutes and exclusive (Lumineau 2014, 1556).	“From this perspective, increasing trust is all that is needed to avoid the possibility of distrust (Rotter 1980)” (Lumineau 2014, 1556).	Not explained by the source.
Distrust is “a subjective degree of suspension that the content provider’s values, motives, intentions and behaviors are harmful to the content consumer’s interests. With distrust, the content consumer is not willing to take user-generated content provided by the content provider, fearing that the content provider is to engage in spam, deception, dissemination of misinformation or low-quality content. It is accompanied by the feelings of worry, fear, concern, and other strong negative emotions”. (Kim & Ahmad 2012, 440)	Lack of confidence: “Compared to trust and distrust, lack of confidence is defined as skepticism, unwillingness to judge a content provider without conclusive evidence of trust or distrust. It is accompanied by a feeling of uncertainty about knowledge and content from a content provider. The user’s lack of confidence is replaced with trust or distrust as positive or negative evidence are accumulated through more direct experiences or witness testimonies.” (Kim and Ahmad 2012, 440.)	“A subject’s degree of belief in a content provider’s task competence, based on the expectation that the content provider generally and consistently delivers satisfactory and high-quality content. The content consumer is willing to take user-generated content provided by the content provider even with the possibility of risk. This action is accompanied by feelings of security and strong positive emotions.” (Kim and Ahmad 2012, 440.)

### 2.3 Relation between trust and distrust

In social sciences, distrust is considered as important as trust in consumer behavior and decision making. Both trust and distrust are necessary for consumer to evaluate consequences of decisions and reduce uncertainty, for instance. However, the relation between distrust and trust is still difficultly defined. Some see distrust as the negation of trust while others think that distrust is a new dimension of trust. (Tang, Hu & Liu 2014.) For example, Luhmann states that distrust is not only the opposite of trust but “also a functional equivalent for trust” (McKnight & Chervany 2001). Then again, it is stated that distrust and trust are separate because they coexist, because they have different antecedents and consequents and because they are separated empirically (McKnight & Chervany 2001). Then, Webster’s Ninth Collegiate Dictionary defines distrust as “absence of trust” (McKnight & Chervany 2001).

Some recent literature concerning trust theory states that trust and distrust are separate concepts with different effect on behaviour. Consequently, distrust and trust are seen as related but not absolutely negatively correlated. “A lower level of trust doesn’t imply distrust.” The hypothesis concerning the relativity was confirmed, but, in addition, distrust turned out to be a very subjective opinion based on direct experiences and not affected by others’ statements while trust needs more strong positive experience or a high public reputation in order to be distinguished from ‘lack of confidence’. Additionally, even few negative direct experiences are likely to lead to distrust decision. (Kim & Ahmad 2012.)

Furthermore, it is argued that distrust and trust are based on different emotions. While trust represents the feelings of safety, security and comfortability, distrust is constructed of insecurity based on user’s motivation and intention, for instance. Additionally, distrust includes suspect while low level of trust might not. (McKnight & Chervany 2001.)

There is research on mechanisms to predict trust but, however, it is not clear if the available trust-building and predicting models would work as well in reducing and predicting distrust. Since defining distrust and clarifying the difference of trust and distrust is difficult, Mishler and Rose have introduced the concept of lack of confidence in order to distinguish distrust from the ‘lower level of trust’. Consequently, according to Kim and Ahmad, there must be concepts of active trust, active distrust and lack of confidence. (Kim & Ahmad 2012).

## **2.4 Reasons for distrust in general and in online context**

As there is not much research on distrust towards social media influencers and distrust in online context, general reasons for distrust are also considered. When expanding the view from distrust in online context to distrust in general, a few basic reasons for distrust are found. For example, breaking promises, lying, stealing ideas, crediting from others and changing the rules all of a sudden create distrust (Boes & Tripp 1996). Even the casualization may not be exactly the same in online context, it is justifiable to assume that the basic assumptions are relevant in any case of distrust.

Now that online marketing content can be created by a social media user, a brand or even by a consumer, evaluating the trustworthiness of content is even more difficult. Anonymity may arouse suspicion because of the possibility of fake or manipulated content, and in social media, users can publish almost anything without revealing their personality. In traditional media, advertising has usually a transparent commercial purpose but, in social media, the progress has been on for recent years. However, operators have laid down rules of conduct concerning the company labels when user generated content (UGC) is supported. (Riedl & von Luckwald 2019.)

### **2.4.1 Receiver's own experiences, origin and personality**

To trust or not to trust depends not only on the content producer but also on the content receiver. Individual user's preferences, perspective and purpose of information seeking, for instance, have always an impact on how the quality and trustworthiness of content are seen (Kim & Ahmad 2012). Individual's own experiences and assumptions may lead to skepticism and negative perceptions. Individuals tend to protect themselves with a distrustful view in order to avoid subsequent deceptions (Darke & Ritchie 2007), especially in situations in which their experiences are somehow negative and trust has been broken.

Persuasion knowledge is defined as the knowledge that "enables consumers to recognize, analyze, interpret, evaluate and remember persuasion attempts and to select and execute coping tactics believed to be effective and appropriate" (Friestad & Wright 1994). The Persuasion Knowledge Model (PKM) includes also the assumption that individuals learn from their experience and create coping strategies with which they defend against persuasive communication. This all forms the way with which individual feels and experiences the persuasion towards him or her and, as a result, may make them skeptical or resistant when

encountering advertised content. (Evans, Phua, Lim & Jun 2017.) Consequently, the history on social media usage may affect the way content receiver evaluate trustworthiness.

Since gender has impact on trust behavior and as men are more trusting than women (Buchan, Croson & Solnick 2008), also gender may affect how causes of distrust towards social media influencers are considered. Also, as women create more stronger parasocial relationships than men (Cohen 2003), it may have impact on how influencer's trustworthiness is seen.

Additionally, in the study of Coursaris et al. (2018), it appeared that land or region and cultural group have also an effect on if one trust the influencer or not. The study showed that Europeans are least able to detect if the post is sponsored or not when the disclosure cue is absent, while Asians are the most skeptical of influencer marketing content.

#### **2.4.2 Public reputation**

According to Kim and Ahmad (2012), social media users often rely on public reputation. It "plays an important role in constructing trust" and "reflects general agreement of trustworthiness regarding a user". In addition, many social media users don't have enough experience to determine whether they trust in an influencer or not and, therefore, end up evaluating the trustworthiness with high uncertainty relying on public opinion. (Kim & Ahmad 2012.)

When a famous influencer loses face in a public scandal, "deep processing of this challenge to the endorser's authenticity can lead engaged consumers to scorn the messages and products the endorser represents" (Kapitan & Silvera 2015.) An example of widely spread scandal is "fishgate" (2019): a professional social media influencer that had branded herself as raw vegan appeared in another YouTube video eating fish. The influencer was seen as liar and the followers felt misled. Later, the influencer tried to explain the situation but, however, she lost followers in YouTube. (Washington Post, referred 14.8.) Then again, endorsers who are involved in low-blame scandals (i.e., in a car accident vs. causing a car accident) can remain effective product endorsers if they are able to retain their reputation as being expert or credible (Louie and Obermiller 2002; Premeaux 2005) (Kapitan & Silvera 2015).

### 2.4.3 Influencer's characteristics

As early study has shown, perceived attractiveness seems to increase the likelihood of trust. According to Miller (1970) and Ohanian (1991), relying on the heuristic "what is beautiful is good" leads into a situation in which influencers that are perceived as physically attractive are also seen more legitimate. Sometimes attractiveness is related to expertise, which even increases trustworthiness: attractiveness of an influencer is more likely to lead to higher credibility and favorable attitudes in a situation in which the product is related to attractiveness (i.e., luxury cars). (Kapitan & Silvera 2015.)

Riedl and von Luckwald (2019) say that the credibility of a communicator is based on two elements. "Competence (expertise) is determined by the communicator's knowledge, experience and abilities, depending on how strongly such characteristics are perceived by the addressees. The communicator's trustworthiness is determined by his seriousness, reliability and honesty. Credibility is positively related to attitudes towards advertising in social media. Due to the assumed connection between attitude and behavior, credibility should also have a positive influence on the intention to buy".

Almerri (2017, 213) argues that there are certain criteria for trust: elegance, competence, being unbiased, being spontaneous, being sincere and being honest. In Almerri's research, the celebrities' accounts were classified into sincerity, sophisticated, ruggedness, excitement and competence. Consequently, the source of credibility turned out to be not equally important for all celebrity personalities but, instead, different celebrities seem to be trusted due to different characteristics. For example, sincere personalities are more trusted because of their trustworthiness, not attractiveness. Then again, competence celebrities are trusted thanks to their expertise and professional and academic affiliations. (Almerri 2017, 221.)

Additionally, according to Kapitan and Silvera (2015), relevant characteristics, such as likeability, high attractiveness, similarity and familiarity may create a conception of influencer liking and valuing the advertised brand. As a result, physically attractive people tend to be more persuasive across the product categories they recommend.

### 2.4.4 Commercialism

Since electronic word-of-mouth (eWOM) has generally been associated with "unpaid, organic communication by individuals who voluntarily act as brand ambassadors" (Coursaris et al. 2018), commercialism concerning eWOM has become



a dimension to which social media users and brands have had to get used. On the other hand, according to Friestad and Wright (1994), “most consumers in the Western marketplace possess common knowledge that endorsers are paid to say positive things about products”.

Due to commercialism, the relationship between the influencer and the brand is ambiguous and, thus, “may create the impression that the influencer’s comments are their own objective opinion and not directly resultant from monetary or other forms of compensation from the sponsor”. In social psychology, the reactance theory explains individuals’ reactions in a situation in which they feel their freedom threatened. Social media user may consider sponsored advertisement a threat to their choice. The consequence may be an evoked negative attitude and behavior. (Evans et al. 2017). Influencer marketing has received criticism due to the fact that sponsorships are not always transparent (Coursaris et al. 2018). However, even if clear language in disclosure is used and a social media user understands that an Instagram post is an advertisement, it may negatively affect attitude and intention to spread positive eWOM. (Evans et al. 2017.)

Social media users are “less patient with advertising whenever they perceive the advertisement’s persuasive intent” (Evans et al. 2017). However, commercial collaborations with social media influencers have become an efficient way of marketing which means that even commercial publications must be somehow trustworthy or even influential. Woods (2016) argues that to be a good influencer the post must seem authentic even though the commercialism is known and, to achieve such situation, the relationship between the influencer and the followers must be strong and content created consistently.

#### **2.4.5 Level of influencer’s popularity or celebrity**

The use of celebrity endorsement is traditional in advertising and not characteristic only of social media marketing. “When celebrities are using their social media channels to endorse products publicly, even in the absence of disclosure cues, consumers might be more likely to be skeptical about the sincerity of the endorsement.” Then again, social media micro-influencers are often more identified with and therefore more authentic. In that case, absence of disclosure cue make consumer likely consider the opinion is the influencer’s real and personal opinion. Consumers are “less able to recognize posts as advertisements when authored by micro-influencers than celebrities”. (Coursaris et al. 2018.)

It is shown that the type or level of endorser has something to do with trustworthiness and credibility. Peer endorsers, experts and company CEOs are

higher in rating compared to paid-by-brand endorsers just as social media influencers. (Kapitan & Silvera 2015.) On the other hand, marketing communications rely on norms of honesty and trustworthiness and, consequently, breaking the values makes consumers have higher distrust regardless the source of the marketing message (Posey, Lowry, Roberts & Ellis 2009; Ahmad & Sun 2017). However, the more popular the influencer is the more attention the publication gets.

Riedl & von Luckwald (2019) state that influencer marketing is the most effective when it comes to testimonial that user is already using or following. Additionally, if user has followed the influencer before, she or he is more likely to trust in the recommendation.

#### **2.4.6 Overoptimism and lack of criticism**

According to Hara (2015), overoptimistic and uncritical communication, just as unnecessary praise, may cause negative feelings and doubt about transparency among recipients. Communication of negative transparency may be recognized because of uncertainty, embellishment or lack of focus. Thus, to make such communication more transparent and trustworthy, it has to be modified and mitigated.

## **2.5 Distrust Construct Model**

As many researches have considered distrust the opposite of trust and, thus, seen the construct of distrust via that point of view, McKnight and Chervany (2001) decided to expand the way distrust is researched and constructed. As a result, they created the Distrust Construct Model. In the model, many dimensions of distrust are presented. The definitions and dimensions correspond to constructs defined by McKnight and Chervany (2001). Consequently, dispositional, institutional and interpersonal dimensions are considered.

*Disposition to Distrust* is related to suspicion of humanity, which means that “one assumes general others are not usually honest, benevolent, competent and predictable” (McKnight & Chervany 2001). However, the disposition is not similar in every person, but the own experiences and origin has an impact on how strong the disposition to distrust is (see 2.4.1).

*Institution-based Distrust* is a result of one’s beliefs or fears concerning the situation or circumstances. For example, some people find the Internet as a dangerous environment (McKnight & Chervany 2001). This may lead to *Distrusting*

*beliefs*, with which McKnight and Chervany (2001) mean cognitive perspectives about other's attributes and, as a result, a feeling that the other party does not have any characteristics that one might benefit.

All the three first steps may lead, either straight or step by step, to *Dis trusting Intentions*. It means that "one is against being willing to depend, or intends not to depend, on the other party, with a feeling of relative certainty or confidence, in a situation in which negative consequences are possible" (McKnight & Chervany 2001). This is about to lead to a situation in which distrust is no more an intention but has an impact on behavior. *Distrust-related Behavior* is a situation in which a person simply does not voluntarily depend on another party. In e-commerce environment, it appears as no cooperating, no information sharing and no transacting business, such as purchasing a product, for example.

When it comes to distrust towards social media influencers, the first two steps are especially interesting. In the thesis, it is studied if one's social media use or age has an impact on how trustworthiness of social media content and social media influencers is seen. As social media is a comparably new institution, there might be variation in the responds depending on respondents' disposition and on how familiar social media is to respondents.

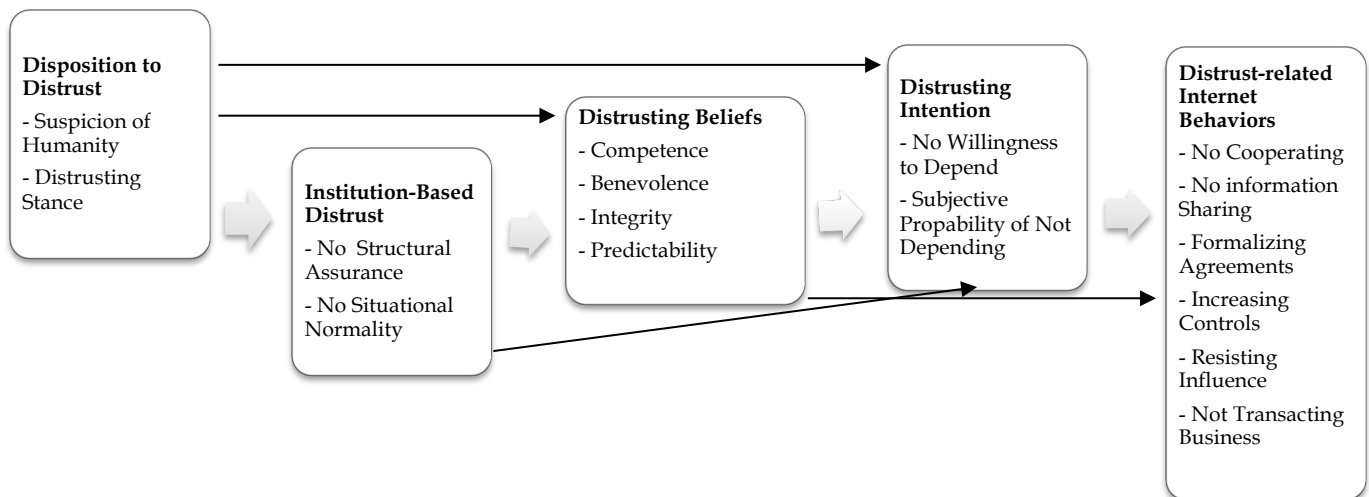


Figure 1. E-Commerce Distrust Construct Model. McKnight & Chervany 2001.

## 2.6 Consequences of distrust

Studies have shown that distrust influences consumer behavior either directly or indirectly. As distrust is often harmful for influencer (see 2.4.2) it is, however, not only the influencers' reputation but also the impact distrust may have on the co-operating brand's image. As brands usually expect credibility, expertise, attractiveness and trustworthiness when choosing influencers, missing any of them might affect the brand's reputation (Almerri 2017, 80).

Distrust-related behavior makes one not to voluntarily depend on another in a situation in which negative consequences are possible (McKnight & Chervany 2001). Moody, Galletta and Lowry (2014) represent that distrust creates ambivalence and uncertainty, which determines consumers' behavioral intentions. Additionally, consumer distrust decreases customer satisfaction and loyalty and increases negative word-of-mouth (Ahmad and Sun 2017) which has an impact on brand image. In e-commercial settings, distrust seems to enhance consumers' uncertainty and make them more vigilance (Ahmad & Sun 2017).

However, scandals or other negative experiences are not always the reason for distrust-related behavior. In some situations, only the feeling of being influenced may make some distrust an influencer. That is seen as a protest against unwanted influence is often related to situations in surreptitious advertising in social media. (Riedl & von Luckwald 2019.)

## 2.7 Summary

Now that there are more influencers than before that create social media content for living and, thus, are paid for their content in return by brands, their trustworthiness requires more research. The situation is increasingly recognized and, for instance, governments have started to notice it in legislation. For instance, in Finland commercial purposes must be understandable and clearly told (Finlex, *kuuttajansuojalaki*, 2, 4 §). Additionally, the recommendations concerning especially social media marketing are given. The advertising company or brand must be revealed in the beginning of content. Even if the word "advertisement" is recommended, also expressions like "commercial collaboration: \*the brand\*" are acceptable. Additionally, even if no deal is not made concerning a collaboration but a brand has delivered a product to an influencer, influencer is bound to clearly tell that product has been got for free from \*the brand\*. Then again, indefinite

expressions like “I found these products in my letterbox” are not acceptable. (Kilpailu- ja kuluttajavirasto 2019).

As trustworthiness can be seen related both to integrity and honesty and to knowledge about the product and to being famous (Almerri 2017, 87), it is justifiable to suppose that distrust can also be related to different things in different sectors. However, since trust and distrust are not absolutely opposite, only hypotheses are acceptable at this point.

### **2.7.1 Hypotheses**

Young people are strongly represented in social media, especially in Instagram and YouTube, which are the main social media marketing channels as well. In Finland, especially people aged 15–24 use YouTube and Instagram regularly. Additionally, users aged 15–35 have more positive attitude towards commercial collaborations in social media compared to advertising in other media. (Meltwater 2019.)

In social media, there are many types of users. Some are familiar with the “rules” and way of acting, while others are shy of the idea of social media itself. Some are naturally more skeptical to all new information, while others are much easier to impress or influence. As previous studies have shown, receiver’s own background and experiences affect the level of trust or distrust aroused by social media influencer.

In addition to social media use, the interest is in characteristics such as age and gender: are older people more likely to distrust influencer compare to the young? As gender has an impact on individual’s distrust behavior (Buchan et al. 2008), it is also hypothesized if gender affects causes of distrust towards social media influencers. Thus, the hypotheses are the following:

- H1. Age has contribution to causes of distrust towards social media influencers.
- H2. Social media use has contribution to causes of distrust towards social media influencers.
- H3. Gender has contribution to causes of distrust towards social media influencers.

### 3 DATA AND METHODOLOGY

In this chapter, the research data and the collection method are presented. The research methods are also explained.

#### 3.1 Data

The data was gathered by a Finnish survey company through an online survey in April 2019 in order to collect information concerning Finns' opinions on social media influencers and social media in general. The data was originally collected for the influencer marketing agency PING Helsinki. The survey is in Finnish and includes both open-ended and multiple-choice questions. The whole questionnaire is not used in the thesis and the used questionnaire can be found as Appendix 1.

All answers were given anonymously, and the respondents were told the data would be given for further research purposes. The total number of responses is 1027 and the relevant number of responses to the open-ended question is 601. The sample is nationally representative when it comes to respondents' age, gender and geographical location. The respondents are Finns between the ages of 15 and 65 and divided into nine levels of education. In addition, the respondents are grouped by their gender and geographical location. The respondent profile table can be found as Appendix 2.

In the multiple-choice questions, the respondents were asked, for instance, how often they use certain social media channels and which types of social media influencers are followed by them. Then again, the open-ended question is "In your opinion, what reduces trustworthiness of a social media influencer?".

## 3.2 Methods

The purpose of the study is to find out what kind of reasons there are for distrust towards social media influencers. In addition, the study aims to figure out whether specific reasons for distrust precede over others. In the study, qualitative content is transformed to variables and analyzed with quantitative methods. Content analysis is theory-guided but, additionally, the data gives instructions to the analysis, too.

### 3.2.1 Content analysis

In the study, the analysis is not directly based on theory but, instead, the theory gives instructions into analysis. In addition, the content itself instructs the analysis. Analysis is based on conceptual system or theory and the categories are based on previous research but, however, purpose is not to test any theory. In theory-guided content analysis, the analysis proceeds under the terms of the data as well as in data-guided content analysis, but, in the latter, the categories are based on the data (Tuomi & Sarajärvi 2018, 151–151).

First, the data is coded into numerical values. The purpose of coding is to help in simplifying and focusing on the relevant material. (Hair, Wolfinbarger, Money, Samouel & Page 2015, 302.) Eriksson and Kovalainen (2016, 120) state that systematic coding is an essential part of content analysis and quantification of qualitative data. Coding means labelling or tagging the data with descriptive names and, therefore, classifying the parts of the data into certain categories. The codes may be defined based on the theory or, alternatively, the coding scheme can be generated with the help of the data. Also, combination of data-driven and theory-driven codes can be used. (Eriksson & Kovalainen 2016; 120, 123.)

The open responses of the research data are coded into 27 codes presented in Tables 2–6. Additionally, the codes were divided into five preceding categories, which were “influencer’s characteristics”, “influencer’s action”, “commercialism”, “content” and “other”. First, some codes were defined based on the theory: characteristics, low level of popularity or celebrity, low level of education or lack of expertise, anonymity, lying, previous experiences, public reputation, money and commercialism, non-transparent commercialism and overoptimism and lack of criticism. Then, the rest of the codes were defined based on the data: inauthenticity, young age and little life experience, non-personality, motive, ide-

ology and political background, egocentricity and attention-seeking behavior, excessive perfection, bad or inappropriate behavior, contradiction or inconsistency, excessive commercialism, doubtful collaboration or collaborator, low quality of content, defective language and grammatical incorrectness or misspelling, factual errors and lack of references, clickbait, previous negative attitude towards social media influencers, value conflict and other. The code "previous negative attitude towards social media influencer" was not, obviously, always directly mentioned in the answers but, instead, respondent's attitude was interpreted based on the response.

When coding the data, responses were coded one at the time. Each response was mentioned in all codes it included. For instance, response "Telling only about positive effects and experiences, advertising products/services that disagree with influencer's values, inauthenticity, mistakes in text/facts/generally" was mentioned in codes "inauthenticity", "contradiction or inconsistency", "defective language and grammatical incorrectness, misspelling", "factual error and lack of references" and "overoptimism and lack of criticism". Most responses were clear to concern but some were open to multiple interpretations. For example, response "influencer's own interest" can be understood either from commercial or egocentric point of view. However, some responses included much content while others consisted only of one word.

To ensure the credibility and reliability of the research, the coding process was run twice at its entirety and, in addition, more often when it comes to certain codes. Also, the intercoder reliability test was done by one of the supervisors and it reached 84%, which can be perceived acceptable.



**Table 2. Examples of coding (category: influencer's characteristics)**

Code	Examples of answers (category: influencer's characteristics)
Characteristics (Kapitan & Silvera 2015; Riedl & von Luckwald 2019; Almerri 2017, 213, 221)	"Different characteristics." "Influencer concentrates only on superficial things and is superficial." "Conceitedness." "Insecurity."
Inauthenticity (arising from the data)	"Too processed images." "Posing." "They are not themselves or genuine." "Inauthenticity."
Low level of popularity or celebrity (Kapitan & Silvera 2015)	"If I have never heard about the influencer." "Little followers." "Unknown person."
Young age and little life experience (arising from the data)	"Lack of life experience." "Social media influencers are often young, and they are missing life experience." "Age, they are young."
Non-personality (arising from the data)	"If the own voice is missing." "They imitate each other."
Motive, ideology, political background (arising from the data)	"Spreading of misinformation and too strict opinions." "Politicking." "Ideological agenda."
Low level of education (Almerri 2017, 221), lack of expertise	"They are not professional." "No education of the field." "Low level of expertise." "Low level of knowledge." "No education and still talking as if they knew something about the issue." "Lack of education."
Egocentricity and attention-seeking behavior (arising from the data)	"Arrogance." "Presenting opinions as absolute truth." "Faked drama in order to get followers." "Social-climbing and attention-seeking behavior are obvious."

Excessive perfection (arising from the data)	<p>"If influencer shares only positive moments and experiences in social media."</p> <p>"Influencer is always happy and positive in social media."</p> <p>"Too smooth profile in social media."</p> <p>"Too perfect pictures."</p> <p>"If everything is amazing and great, influencer is not honest."</p>
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**Table 3. Examples of coding (category: influencer's action)**

Code	Examples of answers (category: influencer's action)
Anonymity (Riedl & von Luckwald 2019)	"Being anonym."
Lying (Boes & Tripp 1996; Riedl & von Luckwald 2019; Almerri 2017, 213)	<p>"Lying."</p> <p>"Lies."</p> <p>"Obvious lying."</p> <p>"Lying and dishonesty."</p>
Previous experiences (Kim & Ahmad 2012; Darke & Ritchie 2007)	"If you have bad experiences."
Public reputation (Kim & Ahmad 2012; Kapitan & Silvera 2015)	<p>"Blunders in private life, for example."</p> <p>"Reputation in general."</p> <p>"Scandals."</p> <p>"Negative publicity."</p> <p>"Negative public image."</p>
Bad or inappropriate behavior (arising from the data)	<p>"Dramas and conflicts."</p> <p>"Bad behavior or language."</p> <p>"Maliciousness."</p> <p>"Aggression."</p> <p>"Rude answers to followers' comments."</p> <p>"Inappropriate behavior."</p>
Contradiction or inconsistency (arising from the data)	<p>"If social media influencer is marketing a product that doesn't support influencer's values."</p> <p>"Inconsistency."</p> <p>"Change in opinions and values depending on content."</p> <p>"Contradictory information."</p>

**Table 4. Examples of coding (category: commercialism)**

<b>Code</b>	<b>Examples of answers (category: commercialism)</b>
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	<p>“Advertisements.”</p> <p>“Money.”</p> <p>“Commercial collaborations.”</p> <p>“Sponsorship.”</p>
Excessive commercialism (arising from the data)	<p>“Continuous advertising.”</p> <p>“Too many collaborations.”</p> <p>“If all content is commercial.”</p>
Non-transparent commercialism (Coursaris et al. 2018)	<p>“Commercial collaborations that are not clearly marked.”</p> <p>“Subliminal advertising.”</p> <p>“Non-disclosure of commercial collaborations.”</p>
Doubtful collaboration or collaborator (arising from the data)	<p>“If influencer collaborates with brands with which values are contradictory.”</p> <p>“If collaborators are doubtful, e.g. online casinos.”</p> <p>“Commercial collaborations with unethical brands.”</p>

**Table 5. Examples of coding (category: content)**

<b>Code</b>	<b>Examples of answers (category: content)</b>
Low quality of content (arising from the data)	<p>“Low quality of pictures.”</p> <p>“Over processed pictures.”</p> <p>“Monotonous content.”</p>
Defective language and grammatical incorrectness, misspelling (arising from the data)	<p>“Many mistakes in writing.”</p> <p>“Problems in spelling.”</p> <p>“Weak writing skills.”</p>
Factual errors and lack of references (arising from the data)	<p>“Fake news”</p> <p>“Claims without good arguments.”</p> <p>“References not mentioned.”</p>
Clickbait (arising from the data)	<p>“Clickbait.”</p> <p>“Too obvious clickbaits.”</p>
Overoptimism and lack of criticism (Hara 2015)	<p>“Speaking well of everything.”</p> <p>“Highlighting only positive experiences.”</p> <p>“Praise of brands.”</p>

**Table 6. Examples of coding (category: other)**

Code	Examples of answers (category: other)
Previous negative attitude towards social media influencers (arising from the data)	<p>“Almost anything. Too prejudiced.”</p> <p>“I don’t trust social media influencers at all.”</p>
Value conflict (arising from the data)	<p>“Values differ from mine.”</p>
Other	<p>“Too many pop-up windows.”</p> <p>“Myopia.”</p> <p>“Location and culture.”</p>

## 4 RESULTS AND ANALYSES

In this chapter, the findings are presented and analyzed. First, the frequencies of all variables are presented and discussed. Later, the connections between certain variables are analyzed with cross tabulation and evaluated with chi square analysis. Respondents were also grouped into two groups by cluster analysis.

### 4.1 Variable frequencies and significant distrust factors

According to the data, the most significant reason for distrust towards social media influencers is commercialism (see Table 9). 15.3% of the respondents mentioned money or commercialism as a factor that reduces trustworthiness of a social media influencer. Then again, when respondents were asked if commercial collaboration reduces trustworthiness or not (the answer options being 0 = I can't say, 1 = I totally disagree, 5 = I totally agree), respondents were more likely to answer something between 2 and 4.

**Table 7. Commercial collaboration reduces trustworthiness**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	59	9.8	9.8	9.8
	1	30	5.0	5.0	14.8
	2	141	23.5	23.5	38.3
	3	175	29.1	29.1	67.4
	4	127	21.1	21.1	88.5
	5	69	11.5	11.5	100.0
	Total	601	100.0	100.0	

When the responses to the question were cross tabulated with the age groups of the respondents (Table 8), it appeared that the older the respondent is the more likely she or he answered “I totally agree”. The difference between the responses is statistically significant since the p-value is 0.007.

**Table 8. Cross tabulation: commercial collaboration reduces trustworthiness and age groups**

			15-25	26-35	36-45	46-55	56-65	
Commercial collaboration reduces trustworthiness	0 = I can't say	Count	9	16	8	13	13	59
		% within	15.3%	27.1%	13.6%	22.0%	22.0%	100.0%
	1 = I totally disagree	Count	14	3	4	5	4	30
		% within	46.7%	10.0%	13.3%	16.7%	13.3%	100.0%
	2	Count	35	36	23	24	23	141
		% within	24.8%	25.5%	16.3%	17.0%	16.3%	100.0%
	3	Count	35	45	36	31	28	175
		% within	20.0%	25.7%	20.6%	17.7%	16.0%	100.0%
	4	Count	24	24	26	17	36	127
		% within	18.9%	18.9%	20.5%	13.4%	28.3%	100.0%
	5 = I totally agree	Count	6	17	9	16	21	69
		% within	8.7%	24.6%	13.0%	23.2%	30.4%	100.0%
	Total	Count	123	141	106	106	125	601
		% within	20.5%	23.5%	17.6%	17.6%	20.8%	100.0%

Also, low quality of content (14.8%), factual errors and lack of references (10.6%) and doubtful collaborations or collaborators (10.5%) were mentioned comparably frequently (see Table 9). Then again, anonymity (0.5%), previous experiences (0.5%) and value conflict (0.5%) were mentioned the most infrequently.

When taking the coding categories into account, the most frequent was commercialism with the percentage of 42% and the second frequent content with the percentage of 40.8%.

However, it is significant to mention that the percentage tells only how frequently the reason is mentioned, not how many of the respondents see certain factors as reasons for distrust towards social media influencers.

**Table 9. Variable frequencies**

<b>Code or category</b>	<b>Frequency %</b>
<b>Influencer's characteristics</b>	<b>32.3</b>
Characteristics (Kapitan & Silvera 2015; Riedl & von Luckwald 2019; Almerri 2017, 213, 221)	4.7
Inauthenticity	8.8
Low level of popularity or celebrity (Kapitan & Silvera 2015)	0.8
Young age and little life experience	3.0
Non-personality	0.8
Motive, ideology, political background	2.5
Low level of education (Almerri 2017, 221), lack of expertise	4.2
Egocentricity and attention-seeking behavior	5.7
Excessive perfection	1.8
<b>Influencer's action</b>	<b>25.2</b>
Anonymity (Riedl & von Luckwald 2019)	0.5
Lying (Boes & Tripp 1996; Riedl & von Luckwald 2019; Almerri 2017, 213)	6.2
Previous experiences (Kim & Ahmad 2012; Darke & Ritchie 2007)	0.5
Public reputation (Kim & Ahmad 2012; Kapitan & Silvera 2015)	3.7
Bad or inappropriate behavior	7.0
Contradiction or inconsistency	7.3
<b>Commercialism</b>	<b>42</b>
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	15.3
Excessive commercialism	9.7
Non-transparent commercialism (Coursaris et al. 2018)	6.5
Doubtful collaboration or collaborator	10.5
<b>Content</b>	<b>40.8</b>
Low quality of content	14.8
Defective language and grammatical incorrectness, misspelling	6.0
Factual errors and lack of references	10.6
Clickbait	1.7
Overoptimism and lack of criticism (Hara 2015)	7.7

<b>Other</b>	<b>17.5</b>
Previous negative attitude towards social media influencers	2.5
Value conflict	0.5
Other	14.5

## 4.2 Connection between age and reasons for distrust

In order to find out whether respondent's age correlated with his or her opinion on the causes of distrust towards social media influencers, the variables concerning reasons for distrust were analyzed with cross tabulation together with respondents' age. In the cross tabulation, the age groups (15–25, 26–35, 36–45, 46–55 and 56–65) were analyzed.

The Pearson chi square test showed significant statistical differences in some of them: excessive commercialism (p-value = 0.000), doubtful collaboration or collaborator (p-value = 0.000), contradiction or inconsistency (p-value = 0.001), inauthenticity (p-value = 0.003), lying (p-value = 0.003), previous negative attitude towards social media influencers (p-value = 0.003), influencer's low level of education (p-value = 0.024), motive, ideology and political background (p-value = 0.026), non-transparent commercialism (p-value = 0.032), influencer's young age and little life experience (p value = 0.035) and money and commercialism (p-value = 0.041). It means that age seems to affect if the mentioned factors are seen as causes for distrust towards influencers or not. However, in 16 variables significant statistical difference related to age was not found.

When it comes to lying, contradiction or inconsistency, excessive commercialism, non-transparent commercialism, doubtful collaboration or collaborator and inauthenticity, the youngest the respondents were the most likely to mention them as reasons for distrust. Then again, the oldest respondents answered commercialism, young age or little life experience and previous negative attitude towards social media influencers to be a cause of distrust. The respondents at the age of 36–45 were the most likely to answer that motive, ideology or political background and low level of education are reasons for distrust, while the younger ones were the more unlikely to give such an answer.



**Table 10. Pearson chi square test (cross tabulation: age and reason for distrust)**

<b>Variable</b>	<b>P-value</b>
Excessive commercialism	<b>0.000***</b>
Doubtful collaboration or collaborator	<b>0.000***</b>
Contradiction or inconsistency	<b>0.001**</b>
Inauthenticity	<b>0.003**</b>
Lying (Boes & Tripp 1996; Riedl & von Luckwald 2019; Almerri 2017, 213)	<b>0.003**</b>
Previous negative attitude towards social media influencers	<b>0.003**</b>
Low level of education (Almerri 2017, 221), lack of expertise	<b>0.024*</b>
Motive, ideology, political background	<b>0.026*</b>
Non-transparent commercialism (Coursaris et al. 2018)	<b>0.032*</b>
Young age and little life experience	<b>0.035*</b>
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	<b>0.041*</b>
Overoptimism and lack of criticism (Hara 2015)	0.100
Characteristics (Kapitan & Silvera 2015; Riedl & von Luckwald 2019; Almerri 2017, 213, 221)	0.133
Defective language and grammatical incorrectness, misspelling	0.157
Other	0.271
Excessive perfection	0.304
Previous experiences (Kim & Ahmad 2012; Darke & Ritchie 2007)	0.343
Egocentricity and attention-seeking behavior	0.392
Clickbait	0.460
Public reputation (Kim & Ahmad 2012; Kapitan & Silvera 2015)	0.511
Anonymity (Riedl & von Luckwald 2019)	0.763
Value conflict	0.779
Bad or inappropriate behavior	0.823
Low level of popularity or celebrity (Kapitan & Silvera 2015)	0.824
Non-personality	0.835
Low quality of content	0.839
Factual errors and lack of references	0.876

p &lt; 0.05 \*

p < 0.01 \*\*

p < 0.001 \*\*\*

Statistically the most significant difference (p-value being < 0.001) when noticing respondents' age is in how they see doubtful collaborations or collaborators and, additionally, excessive commercialism, when evaluating influencers' trustworthiness. As seen in Table 11, especially the respondents at the age of 26–35 see excessive commercialism as a reason for distrust towards social media influencer and the oldest don't. In Table 12, it is seen that the younger the respondent is the more likely she or he has mentioned doubtful collaborator or collaboration as a reason for distrust towards social media influencer.

**Table 11. Age compared with excessive commercialism (cross tabulation)**

		Age					Total	
		15–25	26–35	36–45	46–55	56–65		
Excessive commercialism	no	Count	129	108	95	102	109	543
		% within Excessive commercialism	23.8%	19.9%	17.5%	18.8%	20.1%	100.0%
	yes	Count	15	22	15	3	3	58
		% within Excessive commercialism	25.9%	37.9%	25.9%	5.2%	5.2%	100.0%
Total		Count	144	130	110	105	112	601
		% within Excessive commercialism	24.0%	21.6%	18.3%	17.5%	18.6%	100.0%

**Table 12. Age compared with doubtful collaboration or collaborator (cross tabulation)**

		Age					Total	
		15–25	26–35	36–45	46–55	56–65		
Doubtful collaboration or collaborator	no	Count	125	105	101	99	108	538
		% within Doubtful collaboration or collaborator	23.2%	19.5%	18.8%	18.4%	20.1%	100.0%
	yes	Count	19	25	9	6	4	63
		% within Doubtful collaboration or collaborator	30.2%	39.7%	14.3%	9.5%	6.3%	100.0%
Total		Count	144	130	110	105	112	601

% within Doubtful collaboration or collaborator	24.0%	21.6%	18.3%	17.5%	18.6%	100.0%
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Also, when it comes to inauthenticity and lying, the youngest respondents were the most likely to mention them as causes of distrust towards social media influencers (see Tables 13 and 14).

**Table 13. Age compared with inauthenticity (cross tabulation)**

		Age					Total	
		15-25	26-35	36-45	46-55	56-65		
Inauthenticity	no	Count	125	118	95	100	110	548
		% within Inauthenticity	22.8%	21.5%	17.3%	18.2%	20.1%	100.0%
	yes	Count	19	12	15	5	2	53
		% within Inauthenticity	35.8%	22.6%	28.3%	9.4%	3.8%	100.0%
Total	Count	144	130	110	105	112	601	
	% Inauthenticity	24.0%	21.6%	18.3%	17.5%	18.6%	100.0%	

**Table 14. Age compared with lying (cross tabulation)**

		Age					Total	
		15-25	26-35	36-45	46-55	56-65		
Lying (Boes & Tripp 1996; Riedl & von Luckwald 2019; Almerri 2017, 213)	no	Count	126	122	104	102	110	564
		% within Lying	22.3%	21.6%	18.4%	18.1%	19.5%	100.0%
	yes	Count	18	8	6	3	2	37
		% within Lying	48.6%	21.6%	16.2%	8.1%	5.4%	100.0%
Total	Count	144	130	110	105	112	601	
	% within Lying	24.0%	21.6%	18.3%	17.5%	18.6%	100.0%	

Then again, in Table 15, it appears that the older respondents are slightly more likely to mention money and commercialism when asked what causes distrust towards social media influencers. As commercialism appeared to be the most frequently mentioned reason for distrust, the difference between the age groups is worth considering.

**Table 15. Age compared with money and commercialism (cross tabulation)**

		Age					Total	
		15-25	26-35	36-45	46-55	56-65		
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	no	Count	127	115	95	87	85	509
		% within Money and commercialism	25.0%	22.6%	18.7%	17.1%	16.7%	100.0%
	yes	Count	17	15	15	18	27	92
		Money and commercialism	18.5%	16.3%	16.3%	19.6%	29.3%	100.0%
Total		Count	144	130	110	105	112	601
		% within Money and commercialism	24.0%	21.6%	18.3%	17.5%	18.6%	100.0%

### 4.3 Connection between social media use and reasons for distrust

#### 4.3.1 Usage of certain platforms

When analyzing the connection between social media use and opinion on what causes distrust towards a social media influencer, cross tabulation was used. The respondents were asked how often they use certain social media channels. The response choices were 1 (many times a day), 2 (once a day), 3 (a few times a week), 4 (around once a week), 5 (monthly), 6 (seldom) and 7 (never). In this case, not all social media platforms were taken into account but, instead, the platforms that are the most used in Finland were. Significant statistical difference was found in some variables, but, however, they were not the same in all channels. When it comes to Twitter, significant statistical difference was found in none of the variables after the cross tabulation of Twitter usage and reasons for distrust towards social media influencers.

The differences between the platforms and their user profiles can also be explained by their different attributes and features they enable or don't enable.

For example, in Facebook most people are with their own names while in Snapchat nicknames are used. Snapchat is much used by young people while Facebook is not. Additionally, Instagram is the most popular platform for commercial purposes (Brown 2019) while Twitter is a more professional and dialogical platform. Blogs need much followers in order to be remarkable.

**Table 16. Platforms and variables**

Platform	Variable and p-value
Facebook	Egocentricity and attention-seeking behavior 0.039* Lying 0.024* Money and commercialism 0.000*** Non-transparent commercialism 0.046* Doubtful collaboration or collaborator 0.042*
Snapchat	Inauthenticity 0.001** Non-personality 0.040* Lying 0.022** Contradiction or inconsistency 0.018* Excessive commercialism 0.001** Clickbait 0.011* Other 0.020
Instagram	Inauthenticity 0.013* Low level of education or lack of expertise 0.027* Contradictory or inconsistency 0.018* Excessive commercialism 0.035* Doubtful collaboration or collaborator 0.008** Previous negative attitude towards social media influencers 0.043*
YouTube	Defective language and grammatical incorrectness, misspelling 0.031* Previous negative attitude towards social media influencers 0.013* Other 0.024*
Twitter	No significant differences found
Blogs	Low level of popularity or celebrity 0.040* Motive, ideology or political background 0.005** Excessive commercialism 0.017* Doubtful collaboration or collaborator 0.003** Defective language and grammatical incorrectness, misspelling 0.007**

p < 0.05 \*

p < 0.01 \*\*

p < 0.001 \*\*\*

It appeared, that if respondent had answered 1 (many times a day) or 7 (never) to the question if she or he uses the certain platform, she or he was more likely to

even mention some reasons for distrust towards social media influencers. An interesting point is that “excessive commercialism” was the most likely mentioned if the respondent used Snapchat never or Instagram many times a day. So, active Instagram users found excessive commercialism distrustful but, instead, active Snapchat users and blog readers did not.

Table 17 below can be partly explained by the fact that certain factors, such as grammatical incorrectness, are easily recognized even when not being an active social media user. Then again, to recognize inauthenticity, influencer must be followed more often. Additionally, the reason for connection between frequent variables and answers 1 and 7 is maybe that it is easy to either suppose if not familiar with the thing (answer 7) or really know if you are familiar (answer 1).

**Table 17. Social media activity and variables**

<b>Answer to the question</b>	<b>Variable mentioned frequently</b>
1 (many times a day)	Egocentricity and attention-seeking behavior 2 Lying Money and commercialism Non-transparent commercialism Doubtful collaboration or collaborator Inauthenticity Contradiction or inconsistency
2 (once a day)	Motive, ideology, political background
3 (a few times a week)	Defective language and grammatical incorrectness, misspelling
4 (around once a week)	Motive, ideology, political background
5 (monthly)	Defective language and grammatical incorrectness, misspelling
6 (seldom)	Low level of popularity or celebrity Motive, ideology, political background Defective language and grammatical incorrectness, misspelling
7 (never)	Egocentricity and attention-seeking behavior Lying Money and commercialism Non-transparent commercialism Inauthenticity Non-personality Contradiction or inconsistency Excessive commercialism Clickbait Low level of education Previous negative attitude towards social media influencers

### 4.3.2 Following certain types of social media influencers

Connection between social media usage and reasons for distrust was also analyzed with cross tabulation of which types of social media influencers are followed by respondents and reasons for distrust towards social media influencers. The respondents were asked if they follow certain types of social media influencers, and the answer options were “yes” and “no”. In Table 18 below, the variables with significant statistical differences are listed.

**Table 18. Influencer types and variables**

Influencer	Variable and p-value
Domestic bloggers	Contradiction or inconsistency 0.002** Excessive commercialism 0.001** Doubtful collaboration or collaborator 0.036* Defective language and grammatical incorrectness, misspelling 0.018* Other 0.014*
Foreign bloggers	Motive, ideology, political background 0.019*
Domestic YouTubers	Inauthenticity 0.009** Contradiction or inconsistency 0.000*** Money and commercialism 0.021* Doubtful collaboration or collaborator 0.023*
Foreign YouTubers	Inauthenticity 0.005 ** Young age or little life experience 0.009** Low level of education 0.028* Lying 0.001** Contradiction or inconsistency 0.004** Non-transparent commercialism 0.002** Doubtful collaboration or collaborator Clickbait 0.002** Attitude towards social media influencers 0.017*
Domestic e-sport influencers	Low level of popularity or celebrity 0.000***
Foreign e-sport influencers	Low level of popularity or celebrity 0.001** Non-transparent commercialism 0.011*
Domestic Instagram influencers	Inauthenticity 0.001** Young age or little life experience 0.021* Excessive perfection 0.006** Contradiction or inconsistency 0.008** Money or commercialism 0.017* Excessive commercialism 0.000*** Doubtful collaboration or collaborator 0.020* Overoptimism and lack of criticism 0.017*

Foreign Instagram influencers	Characteristics 0.029* Inauthenticity 0.000*** Young age or little life experience 0.050* Contradiction or inconsistency 0.034* Excessive commercialism 0.003** Doubtful collaboration or collaborator 0.030*
Domestic artists	Contradiction or inconsistency 0.011* Money or commercialism 0.007** Clickbait 0.041*
Foreign artists	No significant difference was found
Domestic athletes	Clickbait 0.037*
Foreign athletes	No significant difference was found
Domestic celebrities	Inauthenticity 0.002** Low level of popularity or celebrity 0.010* Contradiction or inconsistency 0.024* Money or commercialism 0.011* Other 0.024*
Foreign celebrities	Inauthenticity 0.000*** Excessive commercialism 0.007** Doubtful collaboration or collaborator 0.004** Other 0.039*
Other domestic influencers	Contradiction or inconsistency 0.047*
Other foreign influencers	Doubtful collaboration or collaborator 0.005** Low quality of content 0.048* Defective language and grammatical incorrectness, misspelling 0.025* Clickbait 0.025*

p < 0.05 \*

p < 0.01 \*\*

p < 0.001 \*\*\*

In Table 18 above it appears that certain variables were frequent and bother all followers despite their favourite channels and content type: contradiction or inconsistency (8 times), doubtful collaboration or collaborator (7 times), inauthenticity (6 times), clickbait (4 times), money and commercialism (4 times) and excessive commercialism (4 times). Then again, the variables with no significant statistical difference depending on what the respondents have answered to the question of if they follow the certain types of social media influencers, were non-personality, anonymity, previous negative attitude towards social media influencers, public reputation, bad or inappropriate behavior, previous experiences, egocentricity and attention-seeking behavior and value conflict.



What is interesting is that the respondents were more likely to mention money and commercialism to be a reason for distrust if they did not follow the certain types of social media influencers and not to mention if they did follow. When it comes to all other variables, the result is vice versa.

#### 4.4 Connection between gender and reasons for distrust

To find out if respondent's gender and reasons for distrust have any connection between, the variables concerning reasons for distrust were analyzed with cross tabulation together with respondents' gender. The Pearson chi square test showed significant statistical differences in nine variables: money and commercialism (p-value = 0.000), contradiction or inconsistency (p-value = 0.000), excessive commercialism (p-value = 0.001), doubtful collaboration or collaborator (p-value = 0.002), defective language, grammatical incorrectness or misspelling (p-value 0.006), bad or inappropriate behavior (p-value = 0.010), excessive perfection (p-value = 0.011), lying (p-value = 0.127) and inauthenticity (p-value = 0.031). Women were more likely to mention them all in spite of money and commercialism, which was the only factor mentioned by men significantly more often than women. However, 18 of the variables didn't have any connection with respondent's gender.

**Table 19. Pearson chi square test (cross tabulation: gender and reason for distrust)**

Variable	P-value
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	0.000***
Contradiction or inconsistency	0.000***
Excessive commercialism	0.001**
Doubtful collaboration or collaborator	0.002**
Defective language and grammatical incorrectness, misspelling	0.006**
Bad or inappropriate behavior	0.010*
Excessive perfection	0.011*
Inauthenticity	0.031*
Young age and little life experience	0.056
Value conflict	0.082

Low quality of content	0.085
Egocentricity and attention-seeking behavior	0.107
Overoptimism and lack of criticism (Hara 2015)	0.125
Lying (Boes & Tripp 1996; Riedl & von Luckwald 2019; Almerri 2017, 213)	0.127
Other	0.132
Non-personality	0.177
Previous negative attitude towards social media influencers	0.191
Public reputation (Kim & Ahmad 2012; Kapitan & Silvera 2015)	0.192
Non-transparent commercialism (Coursaris et al. 2018)	0.246
Motive, ideology, political background	0.433
Clickbait	0.524
Anonymity (Riedl & von Luckwald 2019)	0.563
Previous experiences (Kim & Ahmad 2012; Darke & Ritchie 2007)	0.563
Factual errors and lack of references	0.597
Low level of popularity or celebrity (Kapitan & Silvera 2015)	0.653
Characteristics (Kapitan & Silvera 2015; Riedl & von Luckwald 2019; Almerri 2017, 213, 221)	0.699
Low level of education (Almerri 2017, 221), lack of expertise	0.838

p < 0.05 \*

p < 0.01 \*\*

p < 0.001 \*\*\*

The most significant difference (p-value < 0.001) when analyzing together reasons for distrust and respondent's gender is in if the respondent sees money and commercialism and contradiction or inconsistency as reasons for distrust towards social media influencers. In the cross tabulation of gender and money and commercialism, it appeared that men are more likely to mention commercialism as a reason for distrust towards social media influencers. However, when respondents were asked if a commercial collaboration reduces trustworthiness, the most frequent answer was 3 in the continuum from 0 (I can't say) and 5 (I totally agree) the option 1 being I totally disagree.

**Table 20. Gender compared with money and commercialism (cross tabulation)**

		Gender		Total	
		Male	Female		
Money and commercialism (Evans et al. 2017; Kapitan & Silvera 2015)	no	Count	233	275	508
		% within Money and commercialism	45.9%	54.1%	100.0%
	yes	Count	67	25	92
		% within Money and commercialism	72.8%	27.2%	100.0%
Total	Count	300	300	600	
	% within Money and commercialism	50.0%	50.0%	100.0%	

Then again, in the cross tabulation of gender and contradiction or inconsistency, it appeared that women are much more likely to see contradiction or inconsistency as a reason for distrust towards social media influencers.

**Table 21. Gender compared with contradiction or inconsistency (cross tabulation)**

		Gender		Total	
		Male	Female		
Contradiction or inconsistency	no	Count	291	265	556
		% within Contradiction or inconsistency	52.3%	47.7%	100.0%
	yes	Count	9	35	44
		% within Contradiction or inconsistency	20.5%	79.5%	100.0%
Total	Count	300	300	600	
	% within Contradiction or inconsistency	50.0%	50.0%	100.0%	

## 4.5 Cluster analysis

In cluster analysis, two clusters were created after testing more groups, too. However, two comparable groups were found when questions of “How often do you use the following social media platforms?”, “Do you follow the following social media influencers?” and “Commercial collaboration reduces trustworthiness of social media influencer” were noticed. After, the clusters were compared when it comes to cluster members’ age, gender and opinion on what they see as causes of distrust towards social media influencers. 49.3% of the respondents were grouped into cluster 1 and 50.7% into cluster 2. As it is seen in Tables 22 and 23, cluster 1 consists more of women than men and more of young respondents than older ones. With the cluster 2, the distribution is opposite.

### Cluster 1

The respondents that were grouped into Cluster 1 had answered averagely 4.67 to the question of “How often do you use the following social media platforms” response option 1 being “many times a day” and 7 being “never”, chosen averagely 6.27 influencer types of the total amount of 16 options and answered averagely 3 to the question of “Commercial collaboration reduces trustworthiness of social media influencer” response 0 being “I can’t say / I don’t follow”, 1 being “I totally disagree” and 5 being “I totally agree”. So, the respondents of cluster 1 turned out to be more active followers in social media than the respondents of cluster 2.

### Cluster 2

The respondents that were grouped into Cluster 2 had answered averagely 5.83 to the question of “How often do you use the following social media platforms” response option 1 being many times a day and 7 being “never”, chosen averagely 1.58 influencer types of the total amount of 16 options and answered averagely 2.63 to the question of “Commercial collaboration reduces trustworthiness of social media influencer” response 0 being “I can’t say / I don’t follow”, 1 being “I totally disagree” and 5 being “I totally agree”. So, the respondents of cluster 2 turned out to be less active in social media than the respondents of cluster 1.

**Table 22. Clusters and genders**

		Gender			
		Male	Female	Total	
Ward Method	1	Count	128	168	296
		% within gender	42.5%	56.0%	49.3%
	2	Count	173	132	305
		% within gender	57.5%	44.0%	50.7%
Total	Count	301	300	601	
	% within gender	100.0%	100.0%	100.0%	

**Table 23. Clusters and ages**

		Age					Total	
		15-25	26-35	36-45	46-55	56-65		
Ward Method	1	Count	107	77	53	30	29	296
		% within age	87.0%	54.6%	50.0%	28.3%	23.2%	49.3%
	2	Count	16	64	53	76	96	305
		% within age	13.0%	45.4%	50.0%	71.7%	76.8%	50.7%
Total	Count	123	141	106	106	125	601	
	% within age	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

When the clusters were cross tabulated with the causes of distrust, statistically significant differences were found with eight of the variables: doubtful collaboration or collaborator (p-value = 0.000) contradiction or inconsistency (p-value = 0.001), inauthenticity (p-value = 0.002), excessive commercialism (p-value = 0.004) money and commercialism (p-value = 0.019), previous negative attitude towards social media influencers (p-value = 0.022) low level of education or little life experience (p-value = 0.030) and other (p-value = 0.040).

When it comes to inauthenticity, contradiction or inconsistency, excessive commercialism and doubtful collaboration or collaborator, the respondents grouped into cluster 1 (which consists more of women than men and young than old) were more likely to mention them as a cause of distrust. Then again, low level of education or little life experience, money or commercialism, previous negative attitude towards social media influencers and other were more likely causes to distrust if respondent was grouped into cluster 2 (which consists more of men than women and old than young). The cluster analysis is in line with the other results presented before.

## 5 CONCLUSIONS AND DISCUSSION

In this chapter, the results are discussed and compared to the theoretical framework presented in the chapter 2. The research question and the hypotheses are discussed. Additionally, the study is evaluated from the perspective of reliability and validity, and the propositions for future research are given.

In this master thesis, the focus was on the reasons for distrust towards social media influencers. In addition, it is researched if age, gender or social media usage have any impact on how distrust towards social media influencers is considered.

### 5.1 Conclusions

The purpose of the study was to find out if there are any prevalent reasons for distrust towards social media influencers. First, the theoretical framework concerning also distrust in general proposed some potential reasons. Also, some other reasons emerged from the data.

#### **Q1. What causes distrust towards social media influencers?**

As seen in Table 9, the most frequent reason mentioned by the respondents is commercialism. 15.3% of the respondents mentioned money and commercialism as a reason for distrust and, in addition, 9.7% mentioned excessive commercialism and 6.5% non-transparent commercialism as a reason for distrust. Respondents' answers concerning commercialism, excessive commercialism and non-transparent commercialism were, to mention a few, the following: "sponsorship", "if all content is commercial" and "commercial collaborations that are not

clearly marked". So, some of the respondents saw the difference between commercialism itself and non-transparent commercialism, for instance.

However, when respondents were asked if commercial collaboration reduces trustworthiness respondents were more likely to answer something between "I totally disagree" and "I totally agree" (see Table 7) and were not very strict when evaluating commercialism's impact on influencer's trustworthiness. The other frequently mentioned reasons for distrust were low quality of content (14.8%), factual errors or lack of reference (10.6%) and doubtful collaboration or collaborator (10.5%).

As the codes were grouped into categories, it was also seen that the categories "content" and "commercialism" were the most significant since the most prevalent reasons were grouped into them. As a consequence, influencers' action and influencers' characteristics turned out not to be as significant when evaluating their trustworthiness. What can be interpreted of the content is that influencers and their content are expected to be professional and authentic. Low quality of content and factual errors are related to professionalism, and commercialism, doubtful collaboration or collaborator and inauthenticity are related to authenticity. In a situation in which a content receiver is about to question influencer's professionalism or authenticity she or he is more likely to distrust the influencer.

It was hypothesized that age and social media use have something to do with the causes of distrust since content receiver's own background and experiences affect the level of trust or distrust aroused by social media influencer (see 2.4.1). Next, the hypotheses are tested and discussed.

### **H1. Age has contribution to causes of distrust towards social media influencers.**

In the results, it appeared that age has contribution to some causes of distrust, so the hypothesis is confirmed. For instance, the older the respondent is the more likely commercialism is seen as a reason for distrust. Then again, the younger the respondent is the more likely she or he has mentioned doubtful collaborator or collaboration, lying, contradiction or inconsistency, excessive commercialism, non-transparent commercialism and inauthenticity as a reason for distrust towards social media influencer. This was supported also by the cluster analysis, since cluster 1 consisted more of young than old people and vice versa.

In general, the old may see advertising and commercialism untrustworthy while the young are more familiar with commercialism. As a result, younger re-

spondents see more difference between commercialism and excessive commercialism or between commercialism and doubtful collaborations. Additionally, as younger generations spend more time in social media compared to older generations, they are more able to detect certain problems like doubtful collaborations or excessive commercialism, while commercialism in general is more easily recognized and generalized even though influencers were not as much followed by respondent.

Age had also contribution to previous negative attitude towards social media influencers as 53.3% of the mentions were from the respondents at the ages of 56–65. This may be explained by Institution-based distrust (see Figure 1) and the fact that younger generations are more familiar with social media. As a result, older are more likely to have distrusting intentions presented in chapter 2.5: “one is against being willing to depend, or intends not to depend, on the other party, with a feeling of relative certainty or confidence, in a situation in which negative consequences are possible” (McKnight & Chervany 2001, 885).

When it comes to the other most frequently mentioned reasons for distrust i.e. low quality of content and factual errors or lack of reference, they had not contribution to respondents’ age. All in all, age had contribution to some causes of distrust and especially to how commercialism affects influencer’s trustworthiness.

## **H2. Social media use has contribution to causes of distrust towards social media influencers.**

The relation between social media use and the causes of distrust were investigated in the perspective of which social media channels are used by the respondents and how often and, additionally, which types of social media influencers are, and which are not followed by them. It appeared that social media use has contribution to some causes of distrust, so the hypothesis is confirmed.

Also, usage of certain social media platforms had contribution to some causes of distrust: if respondent used certain social media platforms very seldom or very often, he or she was more likely to mention commercialism, for instance, as a reason for distrust. Also, the cluster analysis supported the result: if a respondent belonged to cluster 2, he or she mentioned commercialism more likely. That might be explained by experiences: recognizing certain reasons for distrust needs continuous following of influencers in social media, while other factors, such as grammatical incorrectness or commercialism, are more easily and fast



recognized even if social media influencer's channel was seen only once or a few times.

Then again, if the respondent belonged to the cluster 1 (was comparably active in social media), she or he was more likely to mention doubtful collaborations or contradiction and inconsistency as a reason for distrust. That is probably because of the fact that to recognize and evaluate such things, social media influencer's content must be seen frequently. This is also supported by Friestad and Wright's (1994) Persuasion Knowledge Model: individuals learn from their experience and create coping strategies and it, as a result, may make them skeptical or resistant when encountering advertised content (Evans et al. 2017). Consequently, the history on social media usage affects the way content receiver evaluate trustworthiness.

All in all, social media use has contribution to some causes of distrust and, especially, commercialism was seen as a reason for distrust if the respondent was not active in social media use. Also, if respondents were active in social media, they were more likely to even mention some specific reasons for distrust presumably based on their experiences. However, some differences between the platforms was found.

### **H3. Gender has contribution to causes of distrust towards social media influencers.**

In the results, it also appeared that gender has contribution to some causes of distrust, so the hypothesis is confirmed. Men were more likely to mention commercialism as a cause of distrust but, instead, women were more likely to find contradiction or inconsistency untrustworthy. This was also supported by the cluster analysis since cluster 1 consisted more of women than men and vice versa.

The differences might be explained by a few factors: women are probably more used to commercialism and commercial platforms and, additionally, women invest in relationships more than men and are more likely to create stronger parasocial relationships (Cohen 2003) with influencers. Strong parasocial relationship might suffer if influencer's action is controversial, for instance.

The cross tabulation of gender and the responses to the question of which influencers were followed by respondents, also supported the assumption that women are more used to influencers: men followed only foreign athletes and domestic and foreign e-sport influencers statistically significantly more than

women and, when it comes to all other influencers, women followed them more than men.

## 5.2 Discussion

As commercialism appeared to be a prevalent reason for distrust and, additionally, a factor that differed when evaluating how age, social media use or gender affect distrust towards social media influencers, it can be seen as one of the major factors that affect influencers trustworthiness. On the other hand, according to Friestad and Wright (1994) “most consumers in the Western marketplace possess common knowledge that endorsers are paid to say positive things about products” (Kapitan & Silvera 2015). However, since electronic word-of-mouth (eWOM) has generally been associated with “unpaid, organic communication by individuals who voluntarily act as brand ambassadors” (Coursaris et al. 2018), the commercialism concerning eWOM has become a dimension to which social media users and brands have had to get used.

Also, Abidin (2015) emphasizes commercialism and that influencers are ordinary Internet users that monetize their following by integrating advertising into their social media posts. So, the more one uses social media the more used to commercialism he or she gets. However, commercialism itself aroused distrust especially in men and in older respondents but, additionally, excessive or non-transparent commercialism aroused distrust in younger, too. As younger generations are more used to commercialism and social media itself, they don't find it as significant reason for distrust compared to older generations. Then again, as women didn't find commercialism as serious when evaluating trustworthiness, it would be interesting to know if women are more used to commercialism or if they are more used to commercial social media platforms. Additionally, as women are more likely to create parasocial relationships (Cohen 2003), they, as a consequence, might take other factors, such as contradictory behavior, more seriously and distrustful. However, the phenomenon must be studied more.

A few potential causes of distrust presented in the theoretical framework of the study but were not mentioned in the data, nor significant when analyzing the data. For example, anonymity and low level of celebrity or popularity turned out not to be frequently mentioned. Only 0.5% of the respondents mentioned anonymity and 0.8% low level of popularity as a cause of distrust. Overoptimism and criticality was mentioned by 7.7% of the respondents but, what is interesting, it was many times conducted to commercial collaborations. Public reputation

was mentioned also by few: 3.7% of the respondents. However, many of them specifically mentioned scandals which supports the idea of Louie and Obermiller (2002) and Premeaux (2005) and presented by Kapitan and Silvera (2015): not all public reputation is destructive for influencers' success but, instead, widely known scandals are. However, some codes were contradictory together: on the one hand, excessive perfectionism aroused distrust and, on the other hand, mistakes and low quality of content did it.

The code of previous negative attitude towards social media influencers was not always straightly mentioned in the responses but, instead, interpreted of the responses like "I don't trust social media influencers at all". However, with the frequency of 2.5% it turned out not to be very prevalent cause of distrust even though even few negative direct experiences are likely to lead to distrust decision (Kim & Ahmad 2012). Instead, age turned out to have contribution to previous negative attitude towards social media influencers. In the model of McKnight and Chervany (2001), the step of Disposition to Distrust means that "one assumes general others are not usually honest, benevolent, competent and predictable". As the disposition is not similar in every person but the own experiences and attitude affects it, it can be seen that the older one is the stronger the disposition to distrust social media influencers is. Also, as men are less active in social media than women, their disposition to distrust is stronger, too. Disposition to distrust may lead straight into distrusting beliefs or distrusting intention or, alternatively, it may lead first into institution-based distrust if the disposition is strong in a specific environment such as social media.

### **SMI Distrust Construct Model**

Since some association between social media use and cause of distrust was found, the E-commerce Distrust Construct Model of McKnight and Chervany (2001) can be applied. (See Figure 1.) As a consequence, SMI (Social Media Influencer) Distrust Construct Model was created based on the model of McKnight and Chervany (2001). As suspicion of humanity leads into *Disposition to Distrust* in their model, disposition to distrust towards social media influencers is constructed of suspicion of social media influencers and social media itself. If the circumstances of social media and its commercial dimensions are not familiar, one is more likely to find it untrustworthy if an influencer is paid to recommend something, for instance. Additionally, negative attitude towards social media influencers leads into disposition to distrust. Negative attitude includes also assumptions that too

young age or little life experience, for example, reduce trustworthiness of an influencer.

*Institution-Based Distrust* in the context was found especially if a social media user had little experience of social media and, additionally, if she or he was not used to commercialism in social media. Both Disposition to Distrust and Institution-Based distrust may lead into *Distrusting Beliefs*, and in that situation especially authenticity or professionalism of an influencer is questioned. As well as in McKnight and Chervany's (2001) model, *Distrusting Intention* means a situation in which a social media user has no willingness to depend. Subjectivity is emphasized: distrust is usually a very subjective opinion of an individual social media user and, therefore, predicted by private reputation. (Kim & Ahmad 2012.)

The last step of the model is about *Distrust-related Behavior*. As the study didn't concentrate on consequences of distrust, distrust's impact on behavior is only about assumptions. However, as the model of McKnight and Chervany states that distrust leads into no information sharing, it is assumed that distrust towards social media influencer leads into no content sharing. Additionally, distrust-related behavior in this context is assumed to be no further following, negative word-of-mouth, less likes, distrust towards collaborating brands, and no transacting business.

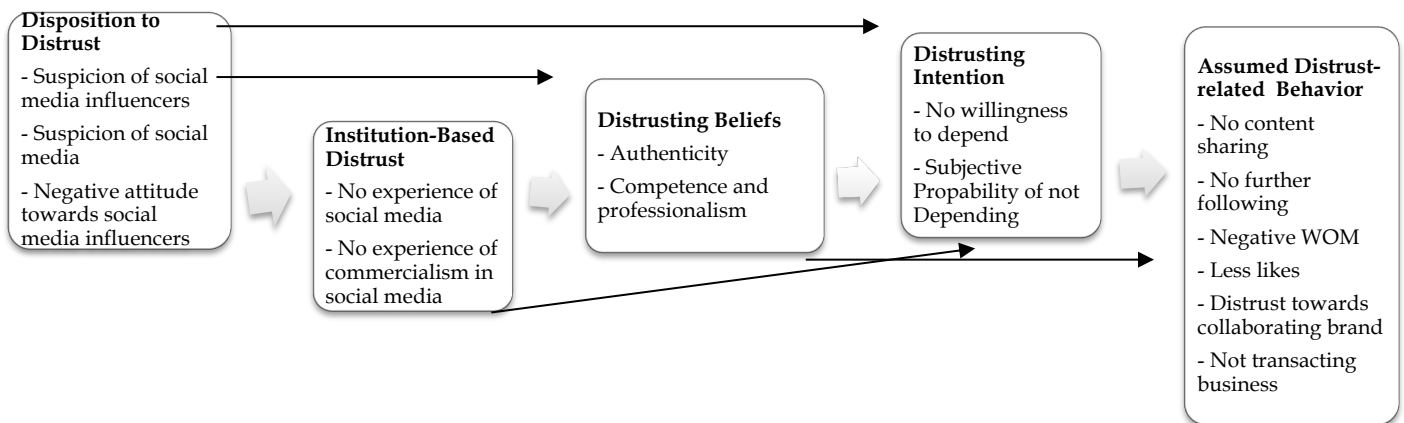


Figure 2. SMI Distrust Construct Model.

### 5.3 Evaluation and propositions for further research

When evaluating the study, it is essential to focus on how the research question is answered to and if the hypotheses were confirmed or not. The causes of distrust were found, but there would still be need for further research. Also, the hypotheses were confirmed when it comes to some factors. Still, more exact research on age's and social media use's impact on how distrust is considered is needed.

The study is also evaluated by its reliability and validity. When it comes to the latter, there are some limitations: the collected data tells only about what respondents ended up mentioning and, additionally, despite the quantitative methods, all the analyses were based on a qualitative data with which subjective interpretations are possible. To strengthen the reliability of the study, intercoder reliability test was done and a random sample of 100 comments was chosen to it. In the first test, the percent agreement was 70% and, after recoding, the percent agreement reached 84% which can be perceived acceptable.

As the significant weakness of the study is that the collected data tells only about what respondents mentioned, there are limitations in how the results can be interpreted. As 8.8% of the respondents mentioned inauthenticity as a cause of distrust, it doesn't mean 91.2% of the respondents don't think inauthenticity is distrustful. If the respondents were asked, for instance "in your opinion, does inauthenticity reduce trustworthiness of social media influencers", the percentage might have been bigger than 91.2%. However, as the sample was representative, it is noteworthy that certain factors were mentioned frequently while others were not.

#### **Propositions for further research**

In the study, the sample consisted only of Finnish people. It would be interesting to know if the results were different abroad. For example, advertising culture and legislation concerning commercialism are not similar worldwide, so research on how the opinions on how commercialism affects trustworthiness of social media influencers differ depending on country or continent.

Also, it would be worth studying why there turned out to be differences in how men and women see commercialism and its effects on influencers' trustworthiness. Would there possibly be differences on experiences of social media use or habits between women or men and, additionally, are women probably

more familiar with commercial collaborations, for instance. Also, since it appeared that certain causes of distrust, such as controversial behavior, were more common with women, it would be worth studying if parasocial relationships have impact on it.

Another interesting question is why there didn't appear any significant differences in answers depending on if respondent used Twitter or not while in other platforms differences were found. Is it, for example, because of the professional nature of Twitter in Finland? Also, as it appeared that active Instagram users found excessive commercialism distrustful while active Snapchat users and blog readers did not, it would be interesting to know if it is because of the differences of the platforms (is Instagram more commercial than Snapchat, for instance) or not.

As distrust is often related to negative feelings, it would also be interesting to study if it ever evoked any positive feelings. For example, distrust aroused after recognizing dishonesty, for instance, might also evoke positive feelings like satisfaction of being critical. Also, according to McKnight and Chervany (2001), distrust may be more beneficial than trust in certain conditions and potentially going to displace trust as a social mechanism for dealing with risk. As McKnight and Chervany have stated that 18 years ago, it would be worth studying if distrust has already displaced trust as they have predicted.

Since distrust-related behavior in the context was only assumed (see Figure 2), it would be important to study more about distrust's impact on behavior when trustworthiness of social media influencer is questioned. Especially, as more brands collaborate with social media influencers, it is important to know in which ways distrust-related behavior is performed and, moreover, if there is a causal connection between distrust in influencer and distrust in the brand or product.

However, since distrust in social media is not much studied and since there is continuous change in social media, more research on distrust in online context is needed.

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## APPENDIX 1

### Sosiaalisen median vaikuttajat 2019 -tutkimus

Tervetuloa vastaamaan sosiaalisen median käyttöä ja sosiaalisen median vaikuttajia koskevaan kyselyyn! Vaikuttajamarkkinoinnin asiantuntijayritys PING Helsinki on kiinnostunut siitä, mitä yleisöt ajattelevat sosiaalisesta mediasta ja sosiaalisen median vaikuttajista eli bloggaajista, tubettajista ja esimerkiksi Instagram-vaikuttajista. Haluamme kuulla juuri sinun kokemuksiasi ja ajatuksiasi - tässä kyselyssä ei siis ole oikeita tai vääriä vastauksia. Kysely on anonyymi, eikä yksittäisiä vastaajia ole mahdollista tunnistaa vastausten perusteella. Vastausten pohjalta laaditaan raportti, joka julkistetaan 10.5.2019. Raportti on myöhemmin ladattavissa PING Helsingin verkkosivuilta. Lisäksi tutkimusaineisto luovutetaan Jyväskylän yliopiston kauppakorkeakoulun käyttöön, jossa sen pohjalta laaditaan opinnäytetöitä.

Kiitos jo etukäteen osallistumisestasi!

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#### Minä vuonna olet syntynyt?

#### Mikä on sukupuolesi?

1. Nainen
2. Mies
3. Muu
4. En halua sanoa

#### Mikä on asuinalueesi? (postinumeroalue)

#### Kuinka usein käytät seuraavia sosiaalisen median kanavia?

*Useita kertoja päivässä*

*Kerran päivässä*

*Muutaman kerran viikossa*

*Noin kerran viikossa*

*Kuukausittain*

*Harvemmin*

*En koskaan*

1. Facebook

2. Instagram
3. YouTube
4. Snapchat
5. Twitter
6. LinkedIn
7. Twitch
8. TikTok
9. Jodel
10. Pinterest
11. Blogit

**Seuraatko seuraavia sosiaalisen median vaikuttajia? Valitse kaikki, joita seuraat, missä tahansa sosiaalisen median kanavassa.**

1. Kotimaiset bloggaajat
2. Ulkomaiset bloggaajat
3. Kotimaiset tubettajat
4. Ulkomaiset tubettajat
5. Kotimaiset e-sports vaikuttajat
6. Ulkomaiset e-sports vaikuttajat
7. Kotimaiset Instagram-vaikuttajat
8. Ulkomaiset Instagram-vaikuttajat
9. Kotimaiset artistit
10. Ulkomaiset artistit
11. Kotimaiset urheilijat
12. Ulkomaiset urheilijat
13. Kotimaiset julkkikset
14. Ulkomaiset julkkikset
15. Muut kotimaiset vaikuttajat muissa some-kanavissa (mm. Snapchat, TikTok jne.)
16. Muut ulkomaiset vaikuttajat muissa some-kanavissa (mm. Snapchat, TikTok jne.)

**Kuinka hyvin seuraavat väittämät kuvaavat suhtautumistasi kaupallisiin yhteistöihin bloggaajien, tubettajien ja muiden somevaikuttajien kanavissa?**

*1=täysin eri mieltä, 5=täysin samaa mieltä, 0=en osaa sanoa / en seuraa*

1. Kaupalliset yhteistyöt ovat hyödyllisiä, koska niistä saa hyvää tietoa tuotteista ja palveluista
2. Kaupalliset yhteistyöt ovat hyvä keino saada tarkempaa tietoa uusista tuotteista ja palveluista
3. Kaupalliset yhteistyöt ovat perinteistä mainontaa parempi tapa tuoda esille tuotteita ja palveluita

4. Kaupalliset yhteistyöt ovat hyviä, jos niistä saa jonkun edun, esimerkiksi alennuskoodin
5. Koen kaupalliset yhteistyöt inspiroiviksi
6. Suhtaudun yhteistyöhön positiivisesti, kun suositeltu tuote tai palvelu sopii vaikuttajan arvomaailmaan
7. Suhtaudun yhteistyöhön positiivisesti, kun tiedän että vaikuttaja käyttää tuotetta tai palvelua muutenkin
8. Kaupallinen yhteistyö on puolestani hyväksyttävää, kunhan yhteistyöt on selvästi merkitty
9. Kaupalliset yhteistyöt eivät anna realistista kuvaa tuotteista tai palveluista
10. Kaupallinen yhteistyö heikentää vaikuttajan luotettavuutta
11. Kaupalliset yhteistyöt ärsyttävät
12. Kaupalliset yhteistyöt on vaikea erottaa muusta, ei-maksetusta sisällöstä

**Millaiset asiat mielestäsi heikentävät somevaikuttajien (bloggaajat, tubettajat, instagrammaajat, snäppääjät yms.) luotettavuutta?**

**Koulutustaustasi**

Ei koulutusta

Peruskoulu/Kansakoulu

Keskikoulu

Lukio

Ammatillinen koulutus

Lukio ja Ammatillinen koulutus

Ammattikorkeakoulu

Yliopisto/Korkeakoulu

## APPENDIX 2

### Respondent profiles

<b>Age</b>	%
15-25	23.9
26-35	21.8
36-45	18.2
46-55	17.4
56-65	18.7
<b>Gender</b>	%
Female	49.9
Male	49.9
Other/missing	0.2
<b>Education</b>	%
No education	0.2
Comprehensive school / Elementary school	8.7
Middle school	0.8
Upper secondary general school	12.8
Upper secondary vocational school	23.1
Upper secondary general school and Upper secondary vocational school	11
University of applied sciences	20.8
University	22.1
Can not say	0.5
<b>Geographical location</b>	%
Helsinki-Uusimaa	33.6
Southern Finland	21.0
Western Finland	23.6
Northern and Eastern Finland	21.8
Aland Islands	0