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# WHAT DRIVES THE PURCHASE DECISION IN INSTAGRAM STORES?

## Research Paper

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## **Abstract**

The popularity of social media and particularly Instagram grows steadily. People use the different channels to share pictures and videos and to communicate with friends. The potential of social media platforms is also being used for marketing purposes and for selling products. While for Facebook and other online social media platforms the purchase decision factors are investigated several times, Instagram stores remain mainly unattended so far. The present research work closes this gap and sheds light into decisive factors for purchasing products offered in Instagram stores. A theoretical research model, which contains selected constructs that are assumed to have a significant influence on Instagram user's purchase intention, is developed. The hypotheses are evaluated by applying structural equation modelling on survey data containing 127 relevant participants. The results of the study reveal that 'trust', 'personal recommendation', and 'usability' significantly influences user's buying intention in Instagram stores.

Keywords: Instagram store, shopping behavior, purchase factor, PLS, structural equation model.

## 1 Motivation

According to Matthews et al. (2020), the use of social media channels has reached record levels in recent years. Indeed, it is hard to deny the enormous impact of social media on our daily lives. Every day, millions of people visit social media platforms. Social media has become one of the most popular internet activities within a very short time (Miller and Melton, 2017). In addition to traditional activities such as communication, discussion or sharing content, the huge potential of the channels has not gone unnoticed by retailers and companies (Högberg, 2017). Customers are increasingly turning away from traditional advertising on radio, television or magazines and want to decide for themselves how to find information about products and companies (Mangold and Faulds, 2009). For this reason, social media is seen as a highly important opportunity for advertising campaigns and interaction with customers. In addition to setting up stores and selling via social media platforms, users are involved in offering and evaluating products and services. These non-paid and often non-professional users discuss and evaluate products and make recommendations to each other (Saundage and Lee, 2011). As a result, it is evident that social media has the ability to influence customer behavior and their decision-making processes (Högberg, 2017).

In recent years, the social media platform Instagram, which focusses on sharing photos and short videos among friends and other users, gained more and more attention. In 2021, it exceeds 2 billion users worldwide. By considering the revenue that Instagram generates from placing advertisements in 2018, an increase in revenue of over 350 percent is forecasted by the end of 2022 (Bellstrom, 2020). For 2023,

experts predict a global revenue volume of almost 40 billion US dollars (Statista Research Departement, 2021).

From a functional perspective, the shopping opportunities on Instagram do not differ much from other social network sites, such as Facebook. Differences appear when having a closer look at the basic platform principle and the target group's motivation to use Instagram. Unlike Facebook or Twitter, Instagram does not allow posting content without images or even videos, which highlight the importance of visual content for the platform (Lee et al., 2015). Instagram shopping works by showing images or short videos rather than posting texts. Therefore, Instagram use "shoppable photo tags" (Constine, 2016), which enable shopping without leaving the platform. Whereas Facebook users tend to establish relationships, Instagram is used mainly for personal use. People spend a lot of time for taking numerous pictures before they decide to upload the best ones. To sum it up, Instagram's target group seeks to express themselves by posting pictures. For that reason, "Instagram has become an empowering, new, self-presentation medium, especially among the young" (Lee et al., 2015).

This raises the question of which factors actually influence the customer's decision-making process and buying behavior in Instagram stores. By focusing on Facebook and other social media platforms, numerous studies investigated the role of trust in purchase intentions (e.g., Che et al., 2017; Lim et al., 2006; Pappas et al., 2017). Additionally, the credibility of the retailer (Cheung and Lee, 2006), security during the transaction (Andriadi et al., 2019) or control (Ko, 2017) as well as the role of recommendations (Pothong and Sathitwiriyawong, 2016; Mikalef et al., 2017) are investigated so far. Due to the growing relevance of Instagram and the differences compared to Facebook, an intensive investigation of this social media platform is necessary in order to understand the purchase behavior of Instagram users.

Against this background, our aim is to shed light into the purchase behavior of Instagram users and to answer the following research question: What drives the purchase decision of users in Instagram stores? We answer that question by setting up a theoretical model, which is backed up by literature of related research works in the field of purchase behavior in social networks. The proposed structural equation model and hypotheses are then evaluated by applying a structural equation model (SEM) approach. The results contribute to research in three ways. First, we contribute to the theoretical considerations about social media purchase processes and provide a theoretical model. Second, we shed light into the purchase decision process of Instagram users and contribute to the body of social media purchase behavior knowledge. Third, through a thorough comparison of the current results with findings in other related studies, the paper fosters scientific discussions and motivates further investigations of Instagram as purchase platform.

The remainder of this paper is as follows. The next section provides relevant related research works and clearly works out the research gap, which is addressed by the paper at hand. In Section 3 we present the theoretical model. Section 4 comprises the applied research method and describes the process of developing and evaluating the theoretical model. Section 5 comprises the evaluation results. The paper ends with a discussion of the results and an outlook on further research.

## 2 Related work

## 2.1 Trust and purchase decisions in social media platforms

According to Dorner et al. (2013), the purchase decision-making process can be divided into different phases in order to limit the effort required to search for information. Each phase is characterized by the customer's decision-making behavior in the social media environment. The individual phases do not have to follow one another. Rather, an iterative or non-linear sequence is also possible when moving through the phases (Catedrilla, 2017). However, the most widely used and well-known model comprises a five-stage decision-making process, containing the stages 'Orientation, Inspiration/horizon scanning', 'information search', 'evaluation', 'purchase', 'post purchase' (Wolny and Charoensuksai, 2014).

According to Andriadi et al. (2019), trust is the key challenge in the context of social commerce (scommerce) because, due to the lack of a personal B2C relationship such as that found in a traditional shop, trust must first be established in order for a business relationship to come into being between buyer and retailer. In addition, when using s-commerce, companies must constantly aim to improve their services, as dissatisfied customers can very quickly spread negative news via social media channels and thus impair the success of the company in s-commerce (Andriadi et al., 2019). Trust, especially customer trust in a retailer, is defined as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer et al., 1995). Thus, customer trust is considered a critical foundation that significantly influences online shopping activities and can significantly increase purchase intentions (Chau et al., 2005).

According to Oliveira et al. (2017), customer trust is generally classified according to the three dimensions of competence, integrity and benevolence. Competence describes the extent to which retailers keep their promises to customers, whereas integrity refers to the honest and reliable behavior of companies. At the same time, benevolence refers to the ability of suppliers to adequately consider the interests of their customers and to look after their well-being. The three dimensions mentioned above are closely related and are to be regarded as a decisive factor for the development of individual customer trust (Oliveira et al., 2017). In contrast to e-commerce, trust in s-commerce is dependent on the basis of customer experiences, which they share in interactive groups within the social media platforms (Chow and Shi, 2014). These customer reviews create a social media presence for the companies and promote trust. In addition, Al Arfaj and Solaiman (2019) argue that information which is difficult to manipulate is more helpful from the customer's perspective in assessing the trustworthiness of a retailer. Especially photos and videos in which existing customers share their experiences and ratings are considered to be helpful, as these forms of customer reviews can be less influenced or even staged by retailers, which makes these reviews particularly conducive to trust (Al Arfaj and Solaiman, 2019). Thus, trust in the information provided by the company implies that a company has honest intentions and does not provide false information, which increases overall customer trust (Chow and Shi, 2014).

In addition, trust is also important for the platforms and is negatively influenced by concerns about security and privacy. In this context, Bansal and Chen (2011) state that almost 70 percent of Facebook users are somewhat or even very concerned about their privacy when using the service. According to Chow and Shi (2014), trust in social media platforms is particularly dependent on the perception of other users, whereby trust in other users can be transferred to the entire community, thus making the social commerce platform appear trustworthy. For example, when searching for information on products or retailers via a social media channel, information that is created and disseminated by friends or by members individually rated as credible by the customer is seen as true and trustworthy (Pappas et al., 2017). This behavior is due to the trust transfer theory, according to which trust can be transferred from one credible person to another, previously unknown person. Thus, it can be stated that a social media platform consisting of trusted users creates a trustworthy environment for the users and consequently gains credibility (Chanadya et al., 2020). Against this background, we perceive trust as a major construct for the purchase decision process in Instagram stores and consider trust for leading our theoretical model.

## 2.2 Purchasing processes in social media platforms

To determine the research gap addressed by the paper at hand, we consolidate the body of knowledge on purchasing processes in social media platforms. We searched for research works that explicitly address social media platforms and investigate related purchasing processes. We separate the results into three groups: papers that elaborate on purchase processes and influential factors without a social media platform focus, papers who explicitly investigate the purchase behavior on Facebook, and papers who investigate Instagram stores and the related purchase behavior. Table 1 summarizes the results.

The majority of papers investigate purchase processes without focusing on the properties of different social media platforms (*No platform focus*). For example, the theoretical model by Zhang et al. (2019)

focus on brand image and perceived value within social media. Their results rely on a SEM. Mikalef et al. (2017) focus on the influence of word-of-mouth and recommendations on customer's purchase intention from socialization or recommendations. By applying a SEM approach, they could confirm a positive influence of recommendations on the purchase behavior. A study by Andriadi et al. (2019) examine the influencing factors of trust (such as social or transaction-related factors) for social commerce, whereby the developed SEM particularly confirms the influences of security during the transaction, value of the business relationship, and evaluation on customer trust. Pothong and Sathitwiriyawong (2016) investigate recommendations, reviews and security concerns as influencing variables for trust and purchase intention. Using structural equation modelling, the factors mentioned can be confirmed.

Papers in the second category focus on investigating the purchase decision process within *Facebook*. According to recent studies by Suraworachet et al. (2012) and Munikrishnan et al. (2021), similar factors seem to be relevant for purchase processes within Facebook. On the one hand, the influence of the circle of friends on the purchase intention is tested and confirmed (Suraworachet et al., 2012), on the other hand, the risk factor can also play a significant role with regard to trust and the purchase intention (Munikrishnan et al., 2021).

Other researchers are investigating the purchase intention in the context of Facebook Commerce. For example, Wibowo et al. (2020) use a path coefficient model and found out that advertising is to be assessed as valuable for purchase intention, whereas brand awareness is not. In contrast, Brock et al. (2011) distinguish between trust in the retailer, trust in Facebook in general, and trust in Facebook shopping with regard to the purchase intention. The developed SEM reveals that the aspects of trust complement each other. Furthermore, Siregar (2018) tests the attitude of users towards e-commerce based on possible influencing variables such as trust or entertainment value, whereby a significant influence is granted to the tested variables. Alonso-Dos-Santos et al. (2020) investigate the usage intention of Facebook Commerce with regard to the influence of usability, trust or perceived value. Within the framework of a path analysis, the relationships are confirmed as significant, except user-friendliness.

The third category (*Instagram*) is solely addressed by Che et al. (2017), who examined the role of customer trust, influenced by the Instagram store and external environment fields, along the purchase decision process in the Instagram environment. Through the evaluation with a SEM, they could identify trust as an important variable for explaining the purchase behavior of an Instagram store user.

Social media platform / research method	No platform focus	Facebook	Instagram
Full structural equation modelling	(Ko, 2017; Andriadi et al., 2019; Mikalef et al., 2017; Pothong and Sathitwiriyawong, 2016; Kwahk and Ge, 2012; Cheung and Lee, 2006; Zhang et al., 2019)	(Alonso-Dos-Santos et al., 2020; Munikrishnan et al., 2021; Brock et al., 2011)	(Che et al., 2017)
Alternative approaches (e.g. regression analysis)		(Suraworachet et al., 2012; Siregar, 2018; Wibowo et al., 2020)	

Table 1. Related work and research gap

To sum it up, a large number of researchers are already dealing with the purchase decision process via social media, while focusing on social media platforms in general as well as Facebook commerce. Customer trust is considered an important variable by many researchers and is confirmed empirically, which leads to the hypothesis that trust also plays an important role for purchasing processes in Instagram stores. So far, solely Che et al. (2017) explicitly investigate consumer purchase decisions in Instagram stores by focusing on trust. To some extent, they can explain the intention to buy in an Instagram store ( $R^2 = 0.47$ ). Thus, trust seems to be one relevant construct, but not the only one. The study at hand tries to find out other relevant factors that determine the purchase decision process in

Instagram stores. Furthermore, we conduct the study with different participants. Influencing factors from the models that are found to be suitable in a Facebook environment are combined in order to set up a new overall concept, whose development and evaluation process is described in the following section.

## 3 Theoretical model and hypotheses

We developed the theoretical model to explain the purchase behavior of Instagram store customers based on relevant constructs, which we identified within the extensive literature review (Section 2.2). In total, the proposed model contains six variables that directly or indirectly (via the construct trust) determine the buying intention of a customer in Instagram stores. The model is depicted in Figure 1. Each hypothesis is explained in the following.

The choice of the construct *Peer Customer Endorsement* (PCE) refers to customer reviews that share useful information with other consumers in the form of product descriptions, ratings, and recommendations (Dwidienawati et al., 2019). Customers want to learn more about a product before they buy it, and they clearly prefer the testimonials of real customers to traditional advertising (Rogers, 2015). In view of the hypothesis generation, it can be expected that peer customer endorsement plays an important role and that trust in Instagram stores increases with the extent of positive reviews, which leads to H1: The more positive customer reviews of Instagram stores are, the greater the trust in a purchase transaction on Instagram.

Another important factor is the *perceived security control* (PSC), which is the perception of customers that online providers have the ability to fulfil security requirements (Cheung and Lee, 2006). For example, the user perceives the presence of authentication or encryption mechanisms as positive since the operator of the corresponding online platform strives to reduce dangers in the online environment. As a result, the perceived risk is reduced and customers are more willing to provide sensitive and valuable data, such as annual income or personal contact details, as these are seen as better protected (Schaupp et al., 2010). Roca et al. (2009) found out that if users are less concerned about unauthorized use of their data or illegal access to confidential information, customer trust in the online environment and thus in the retailer increases. Against this background, we hypothesize that the more a user perceives an Instagram purchase transaction as secure, the more trust in the Instagram store exists (H2).

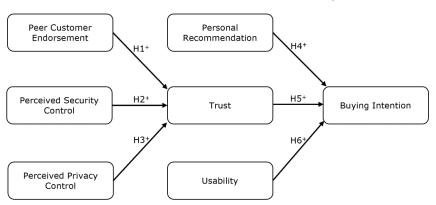


Figure 1. Theoretical model

Next to PSC, *Perceived Privacy Control* (PPC) might influence the consumers intention to buy in an Instagram store. PPC refers to a user's individual belief in his or her own abilities to control and handle the dissemination of personal information and data at his or her own discretion (Träutlein and Gerlach, 2015). We follow Hoffman et al. (1999) and also argue that PPC influences the online shopping behavior of customers and thus it might also be a relevant construct for the research model. According to Duane et al. (2011), this construct is a key variable for the trust mechanism, which let us hypothesize that the more comprehensive the measures to protect buyers' personal data, the greater the trust in a purchase transaction on Instagram (H3).

The first potential influencing factor that directly effects the purchase intention is *personal (product)* recommendation. According to Kang et al. (2016), personal recommendation (PR) is defined as customers' perception of the extent to which product recommendations understand and take into account individual customer needs. The interconnected nature of social media platforms and the seamless exchange of data provides tremendous information that can be used to create increasingly accurate product recommendations. Nilashi et al. (2016) argue that customers will only consider recommendations to be of high quality if the suggested products do not deviate too much from the customers' general taste. Thus, personal recommendations may influence the proposed products and also the opinion of the users, which leads to a highly effective marketing tool (Dütting et al., 2010; Mehlhose et al., 2021). Therefore, we hypothesize that the more personalized the recommended ads on Instagram are, the higher is the customer's purchase intention (H4).

The factor *trust* represents a central aspect in the research model. Trust is defined by Rousseau et al. (1998) as "a mental state involving the intention to accept vulnerability based on positive expectations about the intentions or behaviors of others". Trust can be perceived as a customer-accepted risk or vulnerability of providing personal data in the context of an online transaction, in which users simultaneously have positive expectations towards the merchants and their behaviors (Kimery and McCord, 2002). Customers are unwilling to transact unless a certain level of trustworthiness is conveyed by the merchant (Kim et al., 2016). Trust can therefore be seen as a highly important factor, especially for online transactions and sensitive personal data (Presthus and Sørum, 2019). In line, we assume that a high level of trust in Instagram s-commerce leads to a high level of purchase intention (H5).

Finally, we perceive *usability* as an important factor to purchase in an Instagram store. The distinctive usability features of a website have a positive effect in supporting users in the purchase process and in initiating repeated purchases (Kuan et al., 2003). The situation is comparable to a purchase in a conventional offline environment. If the customer is neither satisfied with the flow and experience of the purchase process nor finds the right information and products, it is rather unlikely that a purchase will be made (Jiang et al., 2010). An insufficient usability leads to dissatisfied customers and a premature end of the purchase process, while a high degree of usability due to easy navigation, quick finding of the required information and avoidance of errors increases customer satisfaction and thus also favors the purchase intention (Soufi and Maguire, 2008). Against this background, we assume that the more usable the Instagram s-commerce platform is the stronger is the user's purchase intention (H6).

## 4 Research design

Development of the research model

The procedure can be divided into four successive phases: Development of the research model (phase 1), operationalization of the variables (phase 2), data collection (phase 3), and data analysis (phase 4) (Gable, 1994). According to Gable (1994), the aim of the first phase is to develop a suitable research model. For this purpose, the research question was defined based on the research gap already described in Section 2. Within the framework of an extensive literature review, a large number of constructs are examined and finally six suitable constructs (Peer Customer Endorsement, Perceived Security Control, Perceived Privacy Control, Personal Recommendation, Trust and Usability), which are to be tested with regard to their influence on the endogenous target construct of purchase intention, are selected for the research model.

Because the selected constructs are hardly directly measurable, we apply a SEM and make the variables measurable by means of indicators. A survey is chosen as the strategy for generating the empirical data. Furthermore, it should be noted that the specification of the measurement models is done in a reflective way, which means that the effect relationships are aligned from the construct towards the indicators. In this way, not all aspects of the construct must be covered. Rather, the reflectively measured indicators stand as "representative examples of all possible items within the conceptual definition of a construct" (Hair et al., 2017). The relationships between the individual constructs are represented in the model by paths, which reflect hypotheses that are argued thoroughly.

## Operationalization of the variables

The second phase focuses on the operationalization of the variables and thus the preparation of the questionnaire. Even before preparing the individual questions, it is particularly important to consider that the participants of the survey have different levels of knowledge in the context of the research question to be investigated and in dealing with Instagram. This is taken into account in the selection of questions in the form of simple and comprehensible wording of the questions, which also do not require any specific expert knowledge.

For the actual operationalization of the previously selected constructs, we take-over existing and tested questions from the literature as a starting point. Table 2 provides an overview about the measured constructs, its question sources, and composite reliability. Since the study is conducted in Germany, the indicators used are translated into German and adapted to the Instagram subject.

Construct	Question	Factor loading	Cronbach Alpha	Source
	Instagram shows reviews from satisfied customers.	0,715		
Peer	I can see from the comments on Instagram stores that existing customers are satisfied.	0,813	0.714	Che et al. (2017)
Customer Endorsement	I believe that Instagram customer reviews are to be taken as true.	0,912	0,714	
Endorsement	Customer feedback in Instagram stores will improve my online shopping experience.	0,907		
	Instagram merchants implement security measures to protect their customers.	0,904		
Perceived Security	Instagram merchants have the ability to verify their customers' identities for security purposes.	0,897	0,771	Cheung and Lee (2006)
Control	Instagram merchants ensure that transaction-related data is protected during the transaction.	0,926		
Perceived	Instagram merchants do not sell my personal information to third parties without consent. *		0.745	Cheung and Lee
Privacy Control	Instagram merchants care about the privacy of their customers.	0,950	0,745	(2006)
Collifor	Instagram merchants will not disclose customer personal information.	0,898		
Personal	Based on the information on my Instagram profile, I will be shown product ads that match my preferences.	0,847	0,683	Mikalef et al. (2017)
Recommen- dation	Products presented on Instagram are customized according to my needs.	0,882		
uation	Product recommendations on Instagram make me feel like an important customer.	0,896		(2017)
	I trust that sellers on Instagram always consider customer interests in the best possible way.	0,843		Che et al. (2017)
Trust	I classify Instagram shopping as trustworthy.	0,874	0,824	
Trust	I think sellers on Instagram don't want to take advantage of their customers.	0,881		
	I believe that Instagram stores keep their promises and commitments.	0,897		
	I trust that information on Instagram is true.	0,879		
	On Instagram, it is easy to find the information needed to make a purchase.	0,921	0,712	Alonso-
Usability	The structure and content on Instagram is easy to understand.	0,828		Dos-
	The organization of content on Instagram allows me to navigate different pages.	0,911		Santos et
	I always feel like I control what I do when using Instagram.	0,697		al. (2020)
D .	I am thinking about making purchases on Instagram.	0,955		Che et al.
Buying	I intend to use an Instagram store to make purchases in the near future.	0,959	0,896	(2017);
Intention	I would recommend the use of an Instagram store to others.			Brock et al. (2011)

<sup>\*</sup> reverse measured construct

Table 2. Operationalization of the individual constructs

We measured each item by applying a five-point Likert scale, in which the respondents can subjectively assign values from "1-low agreement" to "5-high agreement". In addition, we also asked for demographic information (age, gender, educational qualifications, and employment situation) as well as individual prior knowledge of using Instagram in order to be able to characterize the sample appropriately. The selected questions, together with the rating scales, are prepared using Google Forms.

## Data collection

After the questionnaire has been developed, the empirical data is collected. At first, we pretested the developed questionnaire with a group of three relevant respondents. Therewith, we checked whether all

questions are understandable and correctly interpreted. The pretest participants did understand any question and formulation and were able to answer them. Thus, we keep the questions as prepared.

The sampling strategy in this context can be characterized as random sampling, whereby people from the entire population are selected randomly to create the sample (Wienclaw, 2021). In order to acquire respondents, we introduce the survey within two economy bachelor courses. In addition, we applied the personal network to find suitable respondents for the study. A suitable respondent of the developed survey needs at least a certain level of experience in dealing with Instagram. A visit or even a purchase in an Instagram store before processing the survey is desirable, but not mandatory. Table 3 provides the respondent demographics.

## Data analysis

Finally, in phase four, the collected data is analyzed and evaluated. For the quantitative data analysis, covariance analysis and variance analysis approaches are available. Against the background of this work to generate a meaningful explanatory model for the explanation of the purchasing behavior of Instagram users, the variance-based PLS approach is applied. For the purpose of checking and calculating the structural model and hypotheses, the software SmartPLS 3 is used in this work (Ringle et al., 2015).

To conduct the required statistical analyses, both the PLS algorithm with bootstrapping and blindfolding procedure were applied. The PLS algorithm is to be classified based on the basic settings of 127 data sets, a weighting scheme designed for path, a maximum number of 300 iterations and a stopping criterion of  $10^{-7}$ . The basic settings of the bootstrapping procedure are 500 subsamples, activation of the option to run parallel computations and the result set according to the basic bootstrapping. In addition, the calculation is carried out using the following extended settings: bias-corrected and accelerated (BCa) bootstrapping is selected for the confidence interval method, the test type is to be characterized as a two-sided test and the significance level is specified as 0.05. Blindfolding is carried out according to basic settings with an omission distance of seven.

Based on the key measures determined with SmartPLS, the expressive power of the model is evaluated at the structural model level in order to be able to accept or reject the hypotheses. In addition, the model reliability and validity are tested using common test criteria (Zinnbauer and Eberl, 2004; Weiber and Sarstedt, 2021; Garson, 2016) in order to be able to classify the informative value of the research model.

Criterion	Expression	Answers	
Candon	Male	71	55,9%
Gender	Female	56	44,1%
	Under 18	2	1,6%
Ago	19-25	96	75,6%
Age	26-30	25	19,6%
	> 31	4	3,2%
	Without degree	0	0,0%
Highest level of advection	A-levels	85	66,9%
Highest level of education	University degree	28	22,1%
	Other qualifications (e.g. training)	14	11,0%
Current employment	Pupil/Student	105	82,7%
Current employment	Employee	22	17,3%
	less than 1 year	3	2,4%
Instagram usaga (in vaara)	1-2 years	14	11,0%
Instagram usage (in years)	2-3 years	27	21,3%
	More than 3 years	83	65,3%
	0-1 times	46	36,2%
Number of visits to an	1-2 times	26	20,5%
Instagram store	2-3 times	11	8,7%
	More than 3 times	44	34,6%
	0-1 times	86	67,7%
Number of purchases in an	1-2 times	14	11,0%
Instagram store	2-3 times	19	15,0%
	More than 3 times	8	6,3%

Table 3. Respondent demographics

## 5 Model evaluation

## 5.1 Factor analysis

The model reliability is assessed on the basis of the quality criteria, which are illustrated in Table 4. The factor loadings of the individual indicators range above the required threshold value of 0.5 and can thus be regarded as substantial (Zinnbauer and Eberl, 2004). Furthermore, the indicators can be characterized as very significant throughout, which can be justified by the high t-values of far more than the required 1.96 as well as a significance level of clearly less than five percent. The values of the indicators are all 0.486 or higher, which does not fall below the critical value of 0.4 postulated by Zinnbauer and Eberl (2004). Thus, the indicators are suitable.

The Cronbach's alpha, which should be above or equal to 0.7 (Zinnbauer and Eberl, 2004), meets the requirements for all constructs except personal recommendation (PR), which slightly failed the threshold. This raises the question of whether the indicators used are unsuitable in terms of their internal consistency. However, we tolerate this value, because particularly for research purposes it is recommended to accept constructs with a CR > 0.6 (Garson, 2016). The achieved value of 0.683 is only slightly below the generally required value of 0.7, which means that Cronbach's alpha for the construct PR is not rated as satisfactory, but as decent within a certain tolerance. The factor reliability or composite reliability (CR) assumes a satisfactory internal consistency of the individual indicators overall, as this key figure is above the required value of 0.6 (Garson, 2016).

	Reliability at indicator level										at the cons	truct level
Indicator	Factor loading	-	-	Indicator reliability	Indicator	Factor loading	IT-V9IIIA	-	Indicator reliability	Construct	Cronbachs Alpha	Factor reliability (CR)
PCE_1	0,715	4,161	0	0,511	T_1	0,843	11,48	0	0,711	PCE	0,714	0,805
PCE_2	0,813	6,403	0	0,661	T_2	0,874	16,219	0	0,764	PSC	0,771	0,866
PCE_3	0,912	22,816	0	0,832	T_3	0,881	16,901	0	0,777	PPC	0,745	0,855
PCE_4	0,907	19,614	0	0,823	T_4	0,897	23,496	0	0,805	PR	0,683	0,811
PSC_1	0,904	20,159	0	0,818	T_5	0,879	19,814	0	0,773	T	0,824	0,877
PSC_2	0,897	11,692	0	0,804	U_1	0,921	20,209	0	0,847	U	0,712	0,812
PSC_3	0,926	29,043	0	0,857	U_2	0,828	7,01	0	0,686	BI	0,896	0,935
PPC_1	0,852	12,474	0	0,726	U_3	0,911	17,746	0	0,831			
PPC_2	0,95	32,921	0	0,902	U_4	0,697	3,799	0	0,486			
PPC_3	0,898	12,754	0	0,806	BI_1	0,955	56,404	0	0,912			
PR_1	0,847	6,852	0	0,717	BI_2	0,959	58,789	0	0,919			
DD 2	0.883	10.402	Λ	0.779	DI 2	0.049	42 010	Λ	0.800	1		

Table 4. Quality criteria determined for model reliability

PR\_3

0.896 14.309

Table 5 summarizes all indicators used for evaluating the model validity. With regard to the evaluation of discriminant validity, we provide solely the highest value in the columns 'Correlation to other constructs' and 'Load on other constructs' for reasons of clarity.

For all constructs we measured an average extracted variance (AVE), which exceeds the threshold of 0.5, recommended by Weiber and Sarstedt (2021). In addition, we tested the construct for discriminant validity by applying the Fornell-Larcker criterion and the cross-loadings. The Fornell-Larcker criterion is clearly fulfilled for all model constructs, as the square root of the AVE is above the correlations to the other constructs. Furthermore, all indicators fulfill the criterion of cross-loading without exception, since all loadings to the own construct are higher than the loadings on other constructs in the model. Due to the fulfilment of these test criteria, we perceive the discriminant validity of the model constructs as acceptable.

Cross load	dings		Validity at to construct le		Discrimin	ant validity			
Indicator	the own	Loading on the other constructs	Indicator		Loading on the other constructs	Construct	AVE	root of	Correlation with other constructs
PCE_1	0,511	0,281	T_1	0,711	0,423	PCE	0,517	0,719	0,554
PCE_2	0,661	0,393	T_2	0,764	0,521	PSC	0,683	0,827	0,534
PCE_3	0,832	0,529	T_3	0,777	0,482	PPC	0,664	0,815	0,569
PCE_4	0,823	0,479	T_4	0,805	0,511	PR	0,588	0,767	0,494
PSC_1	0,818	0,446	T_5	0,773	0,514	T	0,587	0,766	0,569
PSC_2	0,804	0,375	U_1	0,847	0,455	U	0,529	0,727	0,44
PSC_3	0,857	0,525	U_2	0,686	0,321	BI	0,828	0,91	0,566
PPC_1	0,726	0,432	U_3	0,831	0,383				
PPC_2	0,902	0,566	U_4	0,486	0,254				
PPC_3	0,806	0,411	BI_1	0,912	0,517				
PR_1	0,717	0,34	BI_2	0,919	0,499				
PR_2	0,778	0,331	BI_3	0,899	0,575				
PR_3	0,804	0,492							

Table 5. Quality criteria determined for model validity

## 5.2 PLS measurement model

The empirical test of the previously established theoretical model with regard to the support of the hypotheses is carried out using the coefficients determined by means of PLS. Figure 2 provides all coefficients, t-values (in brackets), p-values as well as the R<sup>2</sup> values for the two endogenous constructs Trust and Buying Intention. For reasons of clarity, all key figures and values determined for the hypothesis evaluation are listed in **Fehler! Verweisquelle konnte nicht gefunden werden.** 

According to Hair et al. (2017), the value of 0.263 for the effect size  $f^2$  calculated for hypothesis H1 indicates a medium influence. With a path coefficient of 0.398 and due to the fact that all test criteria are fulfilled, the first hypothesis is accepted and a positive relationship with trust can be noted for peer customer endorsement.

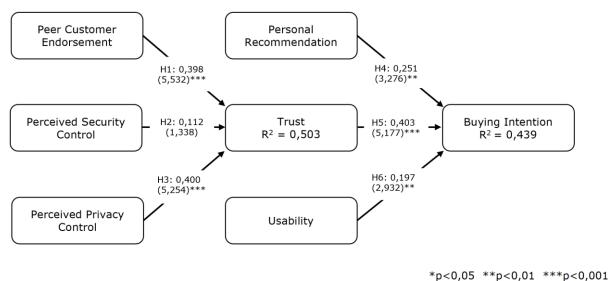


Figure 2. Evaluated theoretical model

A look at the next relationship between Perceived Security Control and Trust reveals that the path coefficient is clearly below the postulated value of 0.2 and thus cannot be considered meaningful (Chin,

1998). Both the t-value with 1.338 and the p-value with a value of 0.182 are clearly outside the specified limits (Weiber and Sarstedt, 2021). Thus, hypothesis 2 is not supported.

Regarding hypothesis 3, the path coefficient was calculated with 0.400. Furthermore, a t-value of 5.254 in combination with a very significant p-value for hypothesis H3 implies a high level of significance. Finally, the substantial influence of the third hypothesis can be classified as medium due to the achieved value of 0.229. Thus, we accept H3 and confirm the influence of perceived privacy control on the construct trust.

Hypothesis	Path coefficient	t-value	p-value	Effect strength f <sup>2</sup>	Decision
H1	0.398	5.532	0.000	0.263	Supported
H2	0.112	1.338	0.182	0.016	Not supported
H3	0.400	5.254	0.000	0.229	Supported
H4	0.251	3.276	0.001	0.084	Supported
H5	0.403	5.177	0.000	0.237	Supported
H6	0.197	2.932	0.004	0.054	Supported

Table 6. Evaluated test criteria at structural model level

Hypothesis H4 characterizes the relationship between personal recommendation and purchase intention. A path coefficient of 0.251 was calculated for this hypothesis. The t-value of 3.276 is above the critical value of 1.96. The p-value is also below the five percent threshold, indicating a high significance for the fourth hypothesis, which leads to the acceptance of hypothesis H4.

The fifth hypothesis, which predicts the relationship between trust and the intention to make a purchase, reached a path coefficient of 0.403. Furthermore, the high significance level, based on a high t-value of 5.177 and a p-value of less than five percent, indicates a positive relationship according to hypothesis H5 and let us accept it.

The sixth and final hypothesis of the underlying research model reflects the influence of usability on purchase intention. The path coefficient of 0.197 calculated for this hypothesis lies, albeit very narrowly, below the threshold value of 0.2. However, in contrast the high t-value of 2.932 in conjunction with a p-value below the five-percent threshold imply a high level of significance. The effect size  $f^2$  is above the threshold of 0.02, which means that a low substantial influence can be detected (Hair et al., 2017). Thus, hypothesis H6, despite not meeting the threshold value for the path coefficient, sufficiently fulfils all quality criteria and is therefore confirmed.

To determine the quality of the entire model, we tested the endogenous constructs. The criteria used for this purpose are illustrated in Table 7. We noticed moderate effects for both endogenous models, as the respective R² values are above the threshold of 0.33 (Garson, 2016). This can be considered quite acceptable with regard to the evaluation of the entire research model. The next test criterion is represented by the Stone-Geisser criterion Q². Due to the fact that the constructs trust with 0.283 and the purchase intention with a determined value of 0.346 meet the requirement for a value greater than zero (Hair et al., 2017), we assume that the present research model has predictive relevance and is able to measure and predict the development of the endogenous variables. Finally, the structural model can be examined with regard to multicollinearity, whereby this quality criterion is evaluated using the variance inflation factor (VIF). The VIF must not exceed a critical value of 4.0 (Garson, 2016). The VIF, with calculated values of 1.572 and lower, meet this requirement.

<b>Endogenous construct</b>	Measure of determination R <sup>2</sup>	Stone-Geisser criterion Q <sup>2</sup>	Multicollinearity (VIF)
Trust	0,503	0,283	PCE: 1.214; PPC: 1.406; PSC: 1.572
Buying Intention	0,439	0,346	PR: 1.348; T:1.224; U: 1.284

Table 7. Identified test criteria for the endogenous constructs

## 6 Discussion

Although tremendous studies investigated the purchase decision processes in both social media in general and specifically for Facebook, so far very little is known about the purchase behavior on the Instagram platform. Solely Che et al. (2017) focused on investigating Instagram stores and the role of trust for the customers' purchase process. The results of the previous studies reveal a variety of factors such as safety concerns (Pothong and Sathitwiriyawong, 2016), brand image (Zhang et al., 2019) or behavioral control (Ko, 2017) that influence the purchase intention of consumers on social media platforms. The study at hand reacts on the steady growth of Instagram and aims at identifying relevant factors that influence the buying intention of Instagram store customers.

Based on the results of the analysis conducted, it becomes clear that peer customer endorsement in the form of positive evaluations by customers who actually use the product and have real experiences with it acts as a significant influencing factor for customer trust in the Instagram store. In contrast, Che et al. (2017) could not confirm a significant influence of peer customer endorsement on customer trust, which is interesting according to the authors, as this relationship is characterized as a key factor in traditional e-commerce (Che et al., 2017). In a related thematic context, Sia et al. (2009) found out that peer customer endorsement is a promising trust-building strategy. However, customer reviews are perceived differently depending on cultural characteristics, so that they should always be regarded together with the respective customer target group (Sia et al., 2009), which explains the different results to some extent.

We found out that perceived security control does not influence the customer trust in Instagram stores. In contrast, Schaupp et al. (2010) point out that an influencing effect in the direction of the purchase decision can be determined for perceived security control. Existing security measures of a retailer generally reduce the perceived risk, which in turn has a positive effect on the purchase intention (Schaupp et al., 2010). Ray et al. (2011) came to a comparable conclusion, characterizing the influence of perceived security control on trust in the retailer as decisive and significant. The deviating results can have different causes. In the present study, the majority of respondents are between 19 and 25 years of age, whereas Ray et al. (2011) asked participants being 47 years old on average. In addition, we explain the results by referring to the privacy paradox, according to which customers, despite demanding for privacy in the online sphere, do not or only insufficiently deal with the retailers' security measures (Presthus and Sørum, 2019). No studies on perceived security control investigated Instagram as a shopping platform, which might also explain the differences. We suppose that the young user group of Instagram does not care that much about IT security measures. Rather they trust the security measures of Instagram stores.

For perceived privacy control, it becomes apparent that the participants do not trust the merchants to protect their personal data. Users only develop trust if they can decide for themselves at what time and which data they want to share. The significant influence of perceived privacy control on trust confirms the findings of Chang et al. (2015). However, the privacy settings merely open up an opportunity for the customer to deal with the concerns appropriately (Chang et al., 2015). Similarly, Hooda et al. (2017) conclude that privacy control is a highly important factor in terms of data protection uncertainties and trust. In line with former findings, we also confirm the relevance of perceived privacy control for trust in Instagram stores.

The construct personal recommendation is also attributed an important influence on the purchase intention within Instagram stores, which confirms existing studies (Pappas et al., 2017; Mikalef et al., 2017). Personalized services support the customer's purchase intention, as they satisfy the customer's needs by always recommending interesting products. As an important marketing tool, personal recommendations help to make customers happy, which in turn increases purchases (Pappas et al., 2017). Mikalef et al. (2017) also consider recommendations as an important influencing criterion in terms of purchase intention, as they help to capture which products are of interest for a customer. Consequently, an awareness of new products is created for the users and, in addition, they are always

reminded of products they have already searched for, which has a positive influence on the overall purchase decision (Mikalef et al., 2017).

Furthermore, we can confirm that customer trust plays a central role in the purchase decision process and significantly influences the purchase intention, which is in line with Che et al. (2017). Customers feel comfortable in the case of trust, as perceptions of risks or uncertainties are reduced (Fernando et al., 2021). Andriadi et al. (2019) suggest that trust can be built and maintained in the form of fulfilled promises, for example regarding the quality of products or the reliability of deliveries to increase online transactions via a social media platform. Against this background, we perceive trust as an important and central factor in the purchase decision process, which is confirmed once again by the study at hand.

The results also reveal a positive influence of Instagram usability on the purchase intention. Aspects such as targeted navigation or easy finding of information and avoidance of errors play an important role in finalizing a purchase via Instagram. Despite extensive theoretical considerations according to which the usability of a social media platform has comparable influences on a purchase as, for example, in classic stores, our results are in contrast to the findings of Alonso-Dos-Santos et al. (2020). Rather, they argue that, from the customer's point of view, usability does not play a major role in the use of the Facebook commerce platform due to its social component and can therefore be classified as irrelevant (Alonso-Dos-Santos et al., 2020). However, Farzin et al. (2022) state that a high usability of a social media platform is also accompanied by an increased attractiveness of the platform, which leads to greater use overall. Having that in mind, we conclude that usability is not absolutely necessary for a purchase and that a lack of usability is not the only criterion for stopping the purchase process. On the other hand, if usability is present and well-developed, a positive effect on the purchase intention is measurable.

The results must be regarded with care and its expressive power is limited. First, the sample size and composition are important. Although the present sample of 127 respondents is appropriate for this work and sufficient for the analysis, it is rather small overall. In addition, the lack of representativeness of the sample, measured against the entire population, may distort important aspects, so that, for example, in terms of data protection and security, deviating results are possible with a larger and more representative composition. Furthermore, it is questionable whether the questionnaire can be fully completed even if a store has never been visited. In this context, a check was carried out during the pretest, whereby according to feedback from the pretest participants, it is possible to complete the questionnaire without having visited an Instagram store beforehand. However, the question came up again during the regular duration of the survey. Thus, survey participants with more experience could be recruited, which would enhance the result accuracy. Finally, the selection of the constructs and the associated questions as well as the anonymous online survey might also have a certain influence on the results.

The paper at hand offers three research contributions. First, we enhance theoretical considerations about purchase processes in social media. Second, we reveal relevant constructs for the purchase decision process of Instagram users. To some extent, the results explain the purchase behavior on that platform. Third, the proposed research model fosters discussions about the specialties of Instagram and its influence on the purchase behavior. So far, Instagram as a platform for online shopping is rather unattended within information systems research, which might change in light of this work.

Further studies might focus on the topic of comprehensive data protection, since perceived security control is rejected, while perceived privacy control is confirmed as an influencing factor. Furthermore, a repetition of the study is recommended, particularly in other countries or with a more representative sample.

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