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Homa Atefyekta *K.N.Toosi University of Technology,* homa.atefyekta@gmail.com

Nasser Safaie K.N.Toosi University of Technology, nsafaie@kntu.ac.ir

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Impact of consumer factors on Instagrammers' online purchasing A case study of fashion industry

Homa Atefyekta, homa.atefyekta@gmail.com; Nasser Safaie, nsafaie@kntu.ac.ir

In recent years, there has been a significant increase in the number of SMEs utilizing social media platforms. It is believed that traditional retailers nowadays need digitization (Cuesta-Valino et al., 2022). After the emergence of smartphones, online activities have increased tremendously, and businesses have understood that online platforms are efficient and provide cheap ways to reach target market and sell products/services more effectively. Therefore, businesses have invested in increasing their online presence, finding potential customers on social media platforms such as Instagram and strengthening their relationships with them. It is believed that social interaction quality is an important factor in social commerce (Jami Pour et al., 2021; Zhou, 2020). In other words, the customers' experience while purchasing online is an integral parameter in analyzing online purchasing. This study aims to explore how various factors influence consumers' trust and willingness to purchase from pages on Instagram. To analyze the online purchasing process via Instagram, we first browsed the pages and explored the related tags of our desired product. By scrolling through the pages and reading the comments, we reached a preliminary conclusion regarding the best pages. After that, we looked for the intended product on the selected pages in a more subtle way. We searched for any signs that inspired feelings of trust, such as known individuals following the page. Then, the final decision was made, and we sent a direct message to the selected page to proceed with the payment. It was at this point that we realized most of the pages were not connected to any payment platforms. Therefore, we did the payment indirectly; which means in case of fraud by the page, we had no right to complain. Customers from different cultures have different purchasing approaches (Zhong, et al., 2019). However, in many developing countries, the purchasing steps on social commerce platforms entail:

- 1- Browsing for a suitable product among the options provided by the brand on its page.
- 2- Upon make the decision, sending a direct message to the page and then receiving the banking information which they use for the payment.
- 3- Notifying the admin by sending a verification of the transaction.
- 4- Waiting to receive the package.

This is because the financial infrastructure in these countries may not allow vendors to directly use the platform's payment and fulfillment options. Therefore, consumers have no guaranty of receiving the product they purchased. In other words, in online purchasing using social commerce platforms, customers face uncertainty about money transactions that take place online. Considering the abovementioned challenges, the authors aimed to analyze the effecting factors on economical trust in social media. Since Instagrammers can see the number of mutual followings with a certain page, authors introduce the first affecting, the number of customers' followings that follow the page. Moreover, young Iranians spend plenty of time scrolling through Instagram. This led us to the second affecting measure which is the amount of additivity to Instagram which can be analyzed by the number of times they browse their Instagram. Bapna et al. (2017) concluded that as the number of Facebook friends of customer decreases, their level of economical trust decreases as

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well. This led the authors to develop the next affecting measure; the number of a customer's followings. Finally, the authors presume that women are more likely to make an online purchase through Instagram, regardless of its limitations. Consider the relationship between customer A and Instagram page of business C: customer A follows C's page. As well, customer B follows the C's page. Then, the economical trust of customer A is affected by their gender, the number of their followings that follow C's page (the number of Bs), and the A's social affiliation to Instagram which itself is affected by the number of browse time of Instagram and the number of A's following pages. Consequently, the research hypotheses are as follow:

Hypothesis1. The number of customers' followings that follow the business Instagram's page positively affects their social economical trust.

Hypothesis2. The number of times people check Instagram per day, has a positive effect on their social economical trust.

Hypothesis3. As the number of customers' followings increases, the level of their social economical trust increases as well.

Hypothesis4. Female shoppers have more economical online purchasing trust on Instagram. By analyzing survey data collected from Instagram users who were students, the results indicate that the most influential factor affecting customers' confidence and economical trust is their level of addiction to the Instagram platform. In simpler terms, the frequency with which a customer visits their account and browses through pages emerges as the most critical parameter influencing their willingness to make online purchases.

Key Words: Social media, Trust, Online Purchasing, Instagram, Customer

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