

## The effect of Instagram on millennials consumer's purchase intentions in the fashion industry

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### CHRONICLE

### ABSTRACT

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The purpose of the current research is to explore the impact of Instagram pages on consumers' purchasing intentions among millennials in the fashion industry in Jordan. This study uses a quantitative, cause-effect, and cross-sectional approach. Online surveys were used to collect data from 212 respondents through different social media tools. The collected data was analyzed by SPSS software and Smart PLS to test the research hypothesis. Results show that bloggers' recommendations significantly affect eWOM and engagement; usefulness information significantly affects eWOM and engagement; while trust insignificantly affects eWOM and engagement; brand familiarity insignificantly affects eWOM and engagement; participation and socialization insignificantly affect eWOM and engagement. Finally, useful information, eWOM, and engagement significantly affect consumers buying intention on Instagram. The study gives new information about the influence of Instagram pages on consumers' intentions. Therefore, this research expands the knowledge about factors that affect customers' buying intentions. Since the study is a quantitative cross-sectional conducted on fashion industry Instagram users through an online survey in Jordan, which may limit its generalization to other industries and countries, therefore, the study suggests applying similar studies to online users of different ages, industries, and countries. Marketers can use Instagram to contact, promote, advertise, and sell their products by developing strong relationships with their customers through different social media tools. Using social media tools for marketing and selling reduces paperwork, printed advertisement, and transportation, which positively affects corporate social responsibility and reduces the consumption of energy and pollution.

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## 1. Introduction

Social media plays a major role in different fields, such as; business, education, advertising, and marketing (Hennig-Thurau et al., 2010). Social media gives new opportunities for accessing, gaining, and exchanging information about different life topics including information about services and/or products (Redecker et al., 2010). In general, social media allows people to discuss, create, modify content, and share information between businesses, communities, organizations, groups, and persons (Kietzmann et al., 2011). Moreover, social media is used to facilitate online shopping, which is growing everywhere and is impacting billions of customers worldwide (Solorzano, 2011). Through social media sellers and customers are interacting directly (Parson, 2019). Moreover, companies use social media for advertising which has become an integral part of online life (Ramadhani & Martini, 2021).

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Social media channels such as Twitter, Facebook, WhatsApp, Instagram, and many others channels facilitate connections and interactions (Kietzmann et al., 2011). Business people use Instagram as a device of Electronic Word-of-Mouth (eWOM) to pull the customer and create purchase intention (Rizqia & Hudrasyah., 2015). Instagram is a free tool for sharing photos and allows the user to edit and share photos with a private photo-sharing community or with the public (Hasim et al., 2020). Instagram is a tool for communication and making friends, sharing photos, and promoting business online (Waas et al., 2022). Instagram social media has great potential for online selling (Pasaribu & Purba, 2020). Nowadays, for marketing, Instagram is the most popular tool and is widely used (Fitriandri et al., 2021). In Indonesia, Instagram is the most widely used social media tool (Riel et al., 2022).

On Instagram, different customers engage the brand posts differently (Erkan & Evans, 2016). Different generations have different behavioral patterns, so demographic characteristics play a crucial role in consumer behaviors and attitudes (MARENTEK et al., 2019). Instagram is becoming the most popular tool for e-business for adults as well as young people (Waas et al., 2022). Instagram is widely used by teenagers and young people (Aisya et al., 2020; Zanariah & Corresponding, 2020). Instagram is becoming the most popular site for online shopping among young individuals (Che et al., 2017; Ramadhani & Martini, 2021; Teng et al., 2015). Generation Y Millennial is using Instagram as the main tool to get information about services, products, and brands (Salma Irelli & Chaerudin, 2020).

Nowadays, many companies are using Instagram in their daily business as a tool to market their products/services. However, few studies investigated the impact of Instagram on customers, especially millennials purchasing intentions in Jordan. In general, several researchers tested the impact of different social media platforms on customers' purchasing behaviors but very few of them examined the influence of Instagram on consumers' purchasing decisions. Therefore, the objective of the current research is to recognize factors that affect Instagram pages and examine the influence of Instagram Pages on customers' buying intentions among millennials in the fashion industry in Jordan. To achieve the research purpose the upcoming research questions are suggested:

RQ1: What effect do Instagram pages have on millennial purchase intention?

RQ2: What effect does the usefulness of information have on customers' purchase intention?

RQ3: What effect does online word-of-mouth have on customers' purchase intention?

RQ4: What effect does engagement have on customers' purchase intention?

Consequently, how Instagram features (Trust, Brand familiarity, Bloggers' recommendations, Participation & socializing, and Usefulness of information) affect engagement and online word-of-mouth, then how they affect consumers' purchase intentions.

## 2. Literature Review and Hypothesis Development

This section introduces the most related literature about the effect of social media on customers' purchase intentions among Millennials and aims to develop a theoretical framework and understand the factors that affect consumers' purchase intentions while using social media (Instagram pages).

**Social Media:** Internet availability gives the chance for all people to enjoy using social media sites such as E-mail, Facebook, Twitter, TikTok, WhatsApp, and Instagram for interacting with each other without meetings physically (Gruzd et al., 2011). Social media is described as the online media channels that allow people to interact, discuss, and share opinions, experiences, and perceptions with others (Turban et al., 2015). Social networks offer opportunities for individuals to create content and share their information and experiences easily with each other (Chen et al., 2011). Social media is a new era for customer interaction and engagement through the Internet. The customer uses social media for generating his/her content, connecting with others, and doing online shopping (Birkbeck, 2013). Social media is widely used as a tool for marketing and is called social media marketing which positively affects customers toward brands, companies, services/products, or individuals (Barker et al., 2014). Social media is used to build customer engagement, which is important for business survival and to create a competitive advantage (Bun & Alversia, 2020). Social media is widely used and has become the most important marketing tool for marketing products and services (Fitriandri et al., 2021).

**Instagram:** Instagram allows information exchange through messages, photos, and videos (Aisya et al., 2020). From the start, Instagram was successful, only within two months after launching, it was used by more than one million people and users are still growing (Desreumaux, 2014). Instagram is not used only for entertainment and business, but it is also used for political campaigns (Aisya et al., 2020). Instagram is used for political participation in elections to spread news, information, and profiles on Instagram social media (Hendrawan et al., 2022). Nowadays, out of one billion internet users, 24% use Instagram. More than 40% of them are young people below 24 years (Waas et al., 2022). More than 90% of Instagram users are below 35 years and use it for entertainment (Smith, 2014), and about 49% use it daily, 32% many times a day, 24% weekly, and only 26% use it less than once a week (Duggan et al., 2015). Most Instagram users are between 18 and 24 years old, about 36.4% (Riel et al., 2022), and this provides a great opportunity to reach them (Triputranti et al., 2021). Finally, around 40% of the top brands have adopted Instagram as part of their marketing (Hutahaeen & Julitawaty, 2020). Most of the above previous studies about Instagram were carried out in different countries and only very few studies were carried out in Jordan.

**Instagram and Consumer Purchase Intentions:** Companies use social media to develop brand engagement and enhance brand loyalty (Ramadhani & Martini, 2021). Social media tools such as Facebook, WhatsApp, Instagram, LinkedIn, and Twitter facilitate the use of e-WOM to increase decision-making in purchasing (Al-Masoud, 2020). In comparison among social media channels, large numbers of followers use Instagram, which influences both trust and purchase intention (Dias et al., 2021). Instagram is the most effective advertising platform, which affects consumers' behavioral intentions (Bhat & Bhat, 2022). Social media channels attract researchers from different disciplines to know how different social media channels influence social media users and affect their purchase intention (BABAYEV & ISRAFILZADE, 2020). Therefore, the current research is directed to investigate the effect of Instagram on consumers' purchasing intentions and buying decisions.

This research is conducted to explore the influence of Instagram on consumers' decision-making process when shopping online. This study proposes five aspects of Instagram: trust, brand familiarity, bloggers' recommendations, participation & socializing, and usefulness of information that affect engagement and online word-of-mouth, which in turn affects consumers buying decisions.

**Trust:** Many factors that affect trust include benevolence, competence, belief, integrity, and key opinion leader endorsement, which in turn affects the consumer purchase intention of Instagram users (Algi & Irwansyah, 2018; Che et al., 2017). Trust, credibility, and commitment affect Instagram followers (Sultoni et al., 2019). Social media marketing communication is correlated to trust that arises from activities on social networks (MARENTEK et al., 2019). Electronic word of mouth, celebrity endorsement, and trust affect the fashions' purchasing habits (Sari & Yulianti, 2019). Trust, privacy, and awareness affect personal information sharing via social media (Paramarta et al., 2019). Social media influencer trust and brand credibility are important antecedents for building trust and purchasing intention (Santiago & Iseg, 2020). Brand trust affects purchasing decisions of the brand (Adil et al., 2018). Trust factors and purchase intentions through Instagram are significantly related (Din et al., 2018). Social media influencers and consumer feedback increase consumers' trust, in turn, it affects buying intentions of Instagram users (Alotaibi et al., 2019). The trustworthiness judgments are potential for online collaboration (McGlynn et al., 2019). Influencers' trust, brand loyalty, and brand image are positively and significantly correlated (GÖRGÜLÜ, 2019). In online shopping, price, trust, price, and quality of information affect buying interest (Pasaribu & Purba, 2020). The customer relationship affects customer satisfaction, trust, and loyalty of Instagram users (Zulfadli et al., 2020). The visual emotional and informative appeals affected customer engagement (Rietveld et al., 2020). Both credibility of the influencers and physical attractiveness affect trust and customers' purchase intention (Sokolova & Kefi, 2019). The quality of E-service affects online rebuying intention through trust (Listiyana et al., 2022). When customers are satisfied they trust online shopping, and product and service quality is important for customer trust and affects customers' repurchase intentions (Waas et al., 2022). Consumer trust affects customers' buying intentions. Then, viral marketing affects customers' repurchasing intention via consumer trust in the brand (Riel et al., 2022). The shopping experience affects trust and repurchase intentions, trust affects repurchase intentions (Partha & Jatra, 2022). In summary, several factors affect trust, which affects online word-of-mouth and consumers' engagement affects customers' buying intention and loyalty.

**Brand Familiarity:** Brand familiarity is about the level of available information which drives customer confidence to purchase the service or product. It measures the customers' information and perception related to the brand (Adams, 2012). In the current market competition, companies capitalize on brand familiarity. Engagement and advertising have a key role in brand familiarity development (Baker, 2013). Familiarity and physical appearance are more crucial for trust and attractiveness than similarity and likability by millennials aged 23-39, who use Instagram (Karouw et al., 2019). The subjective norms and the peer's social influence affect intentions to buy for all ages (Copeland & Zhao, 2020). Information seeking, Information quality, and familiarity affected buying intention among Instagram users (Wirani et al., 2020). The perceived value of the brand page affects brand page engagement and brand page engagement affects brand loyalty (Ramadhani & Martini, 2021). By increasing brand familiarity and ad memorability, the consumer becomes more familiar with the brand, which spreads the word of mouth and to be trustworthy. WOM familiarity encourages consumers to respond to WOM communications and engage more with the brand.

**Blogger's Recommendation:** Nowadays, the use of local influencers instead of celebrities on social media is increasing, Local influencer credibility includes expertise, attractiveness, and trustworthiness (Karouw et al., 2019). Digital influencers are useful for marketers (GÖRGÜLÜ, 2019). The online blogger's recommendations act as a credible information source for consumers to consider before purchasing decision-making (Hsu et al., 2013). Bloggers' recommendations affect consumers' intention to buy (Lu et al., 2014). Social media influencers play a key driver in social communications to persuade customers and increase their purchase intention (Al-Nasser & Mahomed, 2020). Social media influencers and consumer feedback increase consumers' trust, in turn, it affects buying intention, while key opinion leaders affect the consumers' buying intentions of Instagram users (Alotaibi et al., 2019). Instagram is the most widely used social media for photo and video-sharing by bloggers to maintain contact with followers (Serrano et al., 2020). Celebrity endorsement on Instagram includes expertise, attractiveness, and trustworthiness affects customer purchasing intention (Ahmad et al., 2020). Bloggers mainly choose Instagram for interacting with people (Serrano et al., 2020). Bloggers' attractiveness, trustworthiness, and expertise dimensions impact credibility and brand, which impact attitude towards engagement with the brand; attitude towards engagement affects intention to engage and buying intention via social media (Bun & Alversia, 2020). The credibility of Instagram Influencers affects trust and buying intention (Kemeç & Yüksel, 2021). Social network influencers are key players in marketing, especially for fashion and beauty on YouTube, Facebook, Instagram, and others (Sokolova & Kefi, 2019). In fashion, bloggers' recommendations are very important for customers' buying decisions, especially for new or expensive products (Tomiuc &

Stan, 2015). Instagram fashion bloggers are opinion leaders and content creators (Lungeanu & Parisi, 2018). Fashion bloggers as fans use their knowledge to create innovative recommendations (Serrano et al., 2020). The importance of digital fashion influencers is increasing and there is little literature related to this topic (Santiago & Iseg, 2020). Finally, Instagram is a good platform for bloggers; who can use eWOM and engage customers to increase their buying intentions.

**Participation and Socializing:** Participation is an approach to involving all community members and it affects their decisions (Kaur & Medury, 2011). Socialization is about how people understand knowledge, motives, and values, and how they learn skills and appropriate roles related to the contribution within their organization, community, and group (Bush & Simmons, 2017). Customer participation and involvement affect buying intentions and purchasing decisions (Adil et al., 2018). Consumer benefits affect active participation which in turn affects brand trust and commitment (Syuhada & Premananto, 2020). There is a positive significant correlation between consumer engagement and fashion brands on Instagram expressed through content marketing elements, which increase customer participation in social media (PHAN et al., 2020). Instagram users' behavioral intention affects user participation in marketing content (Mahavarpour et al., 2022). Consumer involvement in fashion affects cognitive processing and engagement. Customer brand engagement affects brand loyalty (Molina-Prados et al., 2022). Instagram influences the student's political participation at Jakarta State University (Aisyah et al., 2020). Instagram is used as a tool for social transformation, carrying out political campaigns, political news, and propaganda (Hendrawan et al., 2022). Participation and socialization through Instagram affect eWOM and engagement.

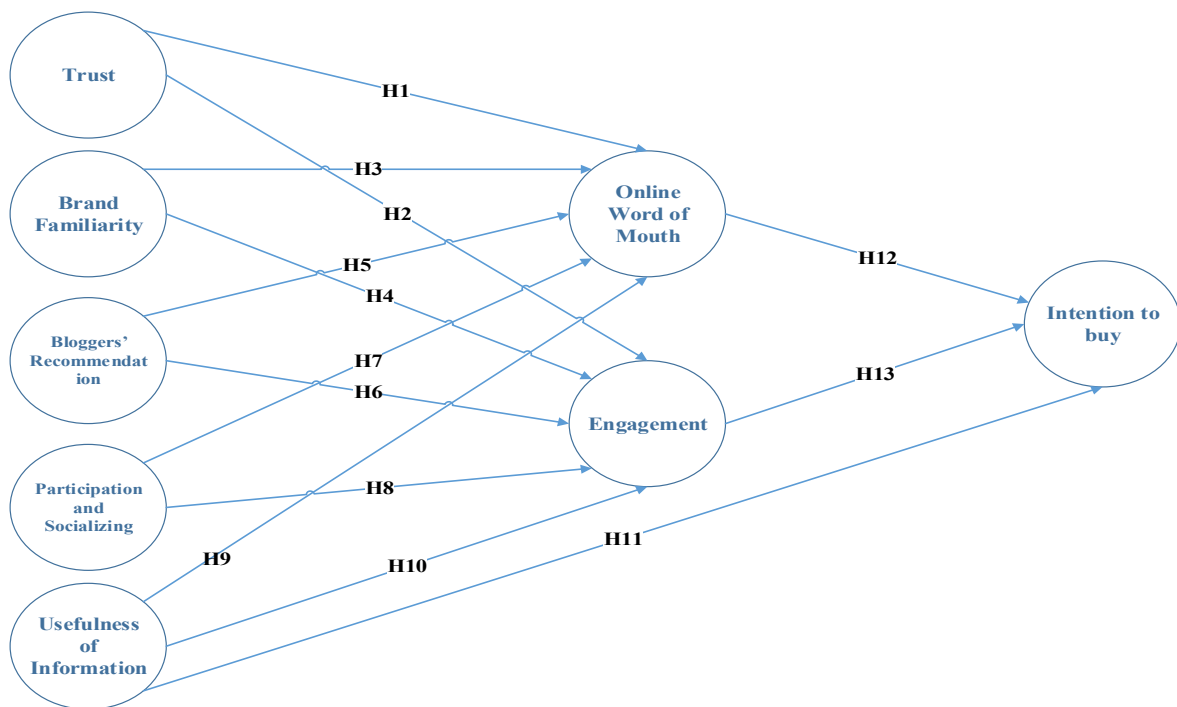
**The Usefulness of Information:** Information about products and consumers' perceived enjoyment affect the customer's intention through satisfaction (Casaló et al., 2017). Information on Instagram affects trust (Din et al., 2018). The information usefulness of images related to the fashion brand affects purchase intention (Yoon et al., 2018). Information assistance, expressing positive feelings, and economic incentives affect consumer purchase decisions (Hutahaeon & Julitawaty, 2020). Bloggers on Instagram are used to provide information about products. Context and collaboration affect consumer purchasing decisions (Puspita & Hendrayati, 2020). The quantity, consistency, quality, and recency of e-WOM information affect product consumer buying intention and buying decisions (Al-Masoud, 2020). Information seeking, information quality, and familiarity affect buying intention among Instagram users (Wirani et al., 2020). Transparent information about products in content marketing increases the effectiveness of marketing strategy through social media for businesses (Mohammad, 2020). Media richness influences Instagram consumers' intention to purchase (Hasim et al., 2020). Popular bloggers on Instagram provide information to attract a lot of followers and influence their brand-related perceptions (Sashittal & Jassawalla, 2020). Word of mouth is information conveyed mouth to mouth, while e-WOM is information conveyed via electronic media such as Instagram (Hamdan et al., 2022). E-WOM messages can be verbal and non-verbal to inform about product performance and company services by providing information, overcoming obstacles, and maintaining product characteristics and quality (Hamdan et al., 2022). The above studies showed that Instagram pages allow the customer to update information about a brand. Information usefulness affects eWOM, engagement, and customers' intentions to buy.

**Online Word-of-Mouth:** Online discussion is known as electronic word of mouth (eWOM) (Fitriandri et al., 2021). E-WOM through Instagram affects attitudes, which in turn affects buying intention and buying interest (Triatmanto et al., 2018). E-WOM positively affects subjective norms, behavioral control, and the shopping interests of Y and Z generations' Instagram users (MARENTEK et al., 2019). On Instagram, peer communications, quality perception, and brand attitudes affect eWOM (Delafruz et al., 2019). E-WOM and influencers on Instagram build product and brand images, which affect consumers' purchasing intention and buying interest (Fitriandri et al., 2021). E-WOM intensity on Instagram affects tourists' decisions (Priana & Roihah, 2021). Celebrity endorsement and e-WOM affect consumer confidence and purchasing intentions (Firman et al., 2021). Word of mouth is used as a tool for measuring engagement in marketing, where WOM reflects consumer involvement with brands, which affects customers' intentions to buy.

**Engagement:** Customers' engagement with brands is different between sectors (Erkan & Evans, 2016), also brand's customer engagement varies with the level of income, age, and level of education, moreover, it varies according to the frequency, spent time, and usage of social media platform, which affects buying intention (Kırcova et al., 2018). Millennials show differences in engaging Instagram Stories compared to Non-millennials but non-millennials indicate the same level of engagement in reading and observing as Millennials do (BABAYEV & ISRAFILZADE, 2020). The design of the advertisement, attitude related to the advertisement, and attitude related to the brand affect engagement, which in turn affects the consumers' purchase intention on Instagram consumers (Kaewpackdee & Lekchareon, 2020). Consumer engagement influences pleasure less than arousal which increases customers' purchase intention (Zanariah & Corresponding, 2020). Engagement with Instagram influences buying intention through perception related to luxury value (Amelia & Hidayatullah, 2020). Consumers' product evaluation and engagement via social media influencers on Instagram play an important role in increasing buyers' purchasing decisions (Al-Nasser & Mahomed, 2020). Instagram social media affects customer engagement and consumer purchase intentions (Atika et al., 2021). An individual with higher materialism has more buying intent with more content engagement via hedonic enjoyment, which affects purchase intention (Kim et al., 2021). It seems that more engagement leads to more intention to buy.

Based on the above theories, the upcoming hypotheses and model are proposed and consist of eight variables in an attempt to comprehend the relationships between five aspects of Instagram that influence consumers buying decisions; trust, brand familiarity, bloggers' recommendation, participation & socializing, and usefulness of information with factors influencing them, engagement and online word-of-mouth. It aims to test the study hypotheses, which include 13 hypotheses.

- H1:** Trust has a significant positive effect on consumers' online word-of-mouth.
- H2:** Trust has a significant positive effect on consumers' engagement on Instagram pages.
- H3:** Brand Familiarity has a significant positive effect on online word-of-mouth.
- H4:** Brand Familiarity has a significant positive effect on consumers' engagement.
- H5:** A blogger's recommendation has a significant positive influence on consumers' online word-of-mouth.
- H6:** Blogger's recommendation has a significant positive influence on consumers' engagement.
- H7:** Participation and Socializing through Instagram pages have a significant positive influence on online word-of-mouth.
- H8:** Participation and Socializing through Instagram pages have a significant positive influence on customers' engagement.
- H9:** Usefulness of information on Instagram pages has a significant positive influence on online word-of-mouth.
- H10:** Usefulness of information on Instagram pages has a significant positive influence on consumers' engagement.
- H11:** The usefulness of information on Instagram pages has a significant positive influence on consumers' intentions to buy.
- H12:** Online word-of-mouth has a significant positive effect on consumers' intentions to buy.
- H13:** Engagement has a significant positive influence on consumers' intentions to buy.



**Fig. 1.** A Conceptual Model of the Impact of Instagram Pages on Consumer Purchase Intentions among Millennials in the Fashion Industry in Jordan

Source: Current Research Model

## 2. Methodology

This study uses a quantitative cross-sectional approach to investigate the effect of Instagram pages on millennials purchasing intentions in Jordan. Online surveys were used to collect data because it is the most popular method to be used. Surveys provide accurate data, efficient, and inexpensive (Neuman, 2003; Zikmund et al., 2010). Also, it is a convenient method for social science studies (Neuman, 2003), especially when collecting quantitative data for further analysis (Zikmund et al., 2013). The process of designing an online survey is well organized and logical (Hair et al., 2014) and directly influences the quality of data collected (Burns & Bush, 2003). The steps include examining the related literature, adapting suitable clear questions (Lyberg & Weisberg, 2016), suitable wording, formatting, and structuring, then distributing the questionnaire online to collect data, and finally, using Smart PLS and SPSS to test the validity and reliability of the tool and the research hypothesis (Lyberg & Weisberg, 2016; Malhotra, 2019).

**Questionnaire Development:** The current study model includes eight constructs. For each construct, a set of questions were extracted from previously published studies. Then they modified it to suit the current research. Introductory questions were

used to define if respondents use Instagram or not. If they use it, then the survey questions consider how long respondents have been using it and the amount of time they spent on it. Also, how many companies do they follow, and the time is spent on each company's page? If they do not, the respondents are asked to state why they don't use Instagram, and then the survey is submitted. Demographic data was about age, gender, and education levels. The questionnaire conceptualization and development were based on different literature: trust used four items (Birkbeck, 2013). Brand familiarity used two items (Park & Stoel, 2005). Bloggers' recommendations used five items (Hsu et al., 2013). Participation and socializing used three items (Wu et al., 2013). The usefulness of information used four items (Birkbeck, 2013). Online word of mouth used four items (Al-Debei et al., 2015). Engagement used five items (Hutter et al., 2013). While the intention is to buy four items (Birkbeck, 2013). The scaling process is important for all types of research (Malhotra, 2019). Reliability is optimized with seven response categories. Increasing scaling points is better for a good balance and discrimination (Symonds, 1924). Therefore, the seven points Likert scale has been used to determine the respondents' perceptions of each paragraph, one used for strongly disagreeing, seven for strongly agree, and four for neutral.

**Data collection:** Participants were invited through posts on several social media including Instagram, Facebook, and Twitter to go to the link of the survey questionnaire on Google Docs and resubmit it online. Data is collected from 212 participants. The ages of the participants were around 18-33, and most of them were undergraduate students from different private and public universities located in different cities in Jordan. The gathered data was analyzed by (SPSS) software and Smart PLS to test the research hypothesis (Malhotra, 2019; Ziegel, 1998).

### 3. Data Analysis and Results

Several statistical techniques were used to analyze the data including (SPSS) software and Smart PLS to assure study tool validity and reliability and to examine the hypotheses.

**Demographic Analysis:** Table 1 shows 117 participants were female and 95 participants were male. Only one participant does not hold any degree, one participant of a Ph.D. holder, 31 participants completed high school or equivalent, 8 participants are master's degree holders or professional degree holders, and 107 participants are university/college degree holders. Most of the respondents' ages were between 18 to 25.

**Table 1**  
Demographics Profile of the respondent

Dimension		Frequency	Percent
Gender	Female	117	41.0
	Male	95	28.8
	<b>Total</b>	<b>212</b>	<b>100.0</b>
Age	Did not answer	64	30.2
	18-21	85	40.1
	22-25	51	24.1
	26-29	6	2.8
	30-33	6	2.8
	<b>Total</b>	<b>212</b>	<b>100.0</b>
Education	Did not answer	64	30.2
	No Degree	1	.5
	High school or equivalent	31	14.6
	Master's/Professional degree	8	3.8
	Ph.D.	1	.5
	University/College	107	50.5
	<b>Total</b>	<b>212</b>	<b>100.0</b>

Table 2 shows that 44 recipients don't use Instagram and 168 recipients do. It explains why some respondents of the survey sample do not use Instagram. Most respondents who do not use Instagram agreed that they don't like Instagram. Nine of the respondents consider Instagram as time wasting and 8 of the respondents found Instagram to be unfamiliar.

**Table 2**  
Instagram Users

		Frequency	Percent
Valid	No	44	20.8
	Yes	168	79.2
	<b>Total</b>	<b>212</b>	<b>100.0</b>

**PLS Analysis:** In 1980, Partial Least Squares (PLS) was developed as a multivariate analysis tool to overcome the multivariate linear regression limitations (Fornell & Bookstein, 1982). PLS rate loading of items, and constructs (Fornell & Bookstein, 1982). PLS is used to analyze the study model which contains many items and constructs (Hair, Hult, Ringle, & Sarstedt, 2013). PLS is different from other models because it is suitable for regressions prediction of multiple predictors, it ensures accuracy (Hair et al., 2014).

**Measurement (Outer) Model Results:** To test the relationship between the variables and their indicators, factor loading has been used. Item factor loading of more than 0.60 is good, while factor loading between 0.40 and 0.60 is accepted (Hair et al., 2014). However, factor loading below 0.40 is eliminated from the scale. Table (3) shows that most items rated more than

(0.40) except one item (**BR1**) rated (0.261) and deleted (Hair et al., 2014), Items (**USE3 and SOC4**) were checked and rated (0.426 and 0.561 respectively). After doing composite reliability and the average variance extracted, only 36 items out of 38 were retained.

**Table 3**

Items

	Bloggers	Brand Familiarity	Engagement	Intention	Socializing	Trust	Usefulness	WOM
BR1	0.261							
BR2	0.883							
BR3	0.861							
BR4	0.909							
BR5	0.910							
BR6	0.873							
Engagement1			0.803					
Engagement2			0.828					
Engagement3			0.867					
Engagement4			0.931					
Engagement5			0.916					
Engagement6			0.883					
FAM1		0.925						
FAM2		0.927						
FAM3		0.947						
Intention1				0.955				
Intention2				0.950				
Intention3				0.949				
Soc1					0.873			
Soc2					0.871			
Soc3					0.616			
Soc4					0.561			
Trust1						0.882		
Trust2						0.941		
Trust3						0.938		
Trust4						0.936		
Use1							0.906	
Use2							0.880	
Use3							0.426	
Use4							0.840	
Use5							0.860	
Word1								0.834
Word2								0.666
Word3								0.841
Word4								0.757
Word5								0.852

Construct validity is a tool to measure the validity of constructs (Gefen & Straub, 2005; Hair et al., 2014). Convergent and discriminant validities are used to test construct validity. Convergent validity measures correlation and convergent validities (Hair et al., 2014). If the Average Variance Explained (AVE) value is above 0.50 then convergent validity is assured (Fornell, & Larcker, 1981; Hair et al., 2014). Table 4 indicates that all constructs rated AVE higher than 0.50, also the constructs' composite reliability rated above 0.70 (Fornell, C., & Larcker, 1981; Hair et al., 2014; A. A. A. Sharabati, 2021).

**Table 4**

Validity and reliability assessments of the constructs

Construct	AVE	Composite Reliability	Cronbach's Alpha
Bloggers	0.667	0.917	0.880
Brand Familiarity	0.871	0.953	0.926
Engagement	0.761	0.950	0.937
Intention	0.905	0.966	0.948
Socializing	0.554	0.827	0.753
Trust	0.855	0.959	0.943
Usefulness	0.645	0.896	0.847
Word of Mouth	0.631	0.895	0.851

Cronbach's alpha was used to test the internal consistency, where Cronbach's alpha coefficient of more than 0.70 is accepted (Chin et al., 2003; Field, 2013; Hair et al., 2014; A.-A. A. Sharabati et al., 2022). Table (5) shows that all constructs have rated above 0.70. Discriminant validity examines how the independent variables predict the dependent variable in the study model (Hair et al., 2014), it can be tested by comparing the cross-loadings among constructs. The AVE for any construct should be above the construct's highest squared correlation (Hair et al., 2014). Table (5) indicates that constructs have an accepted value.

**Table 5**  
Correlation Matrix among Construct Scores

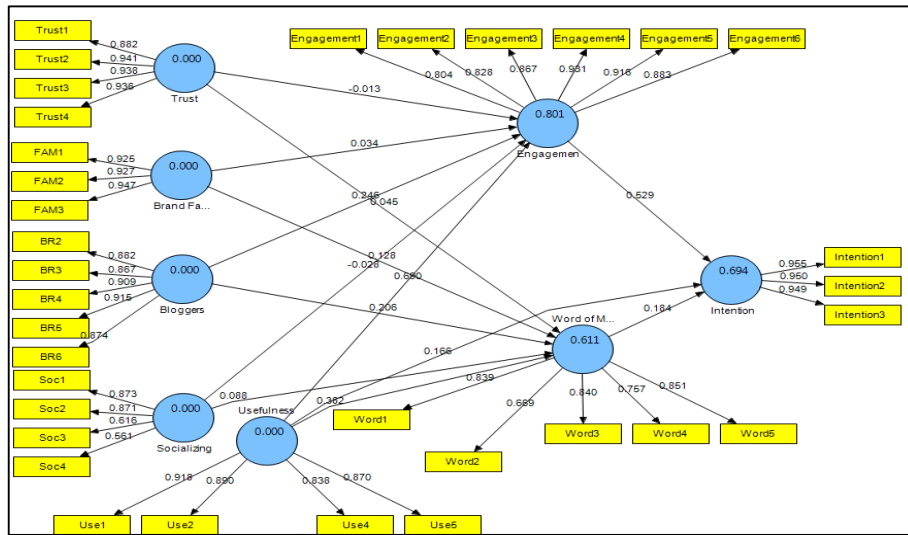
No.		1	2	3	4	5	6	7	8
1	<b>Bloggers</b>	<b>0.826</b>							
2	<b>Brand Familiarity</b>	0.774	<b>0.933</b>						
3	<b>Engagement</b>	0.792	0.777	<b>0.882</b>					
4	<b>Intention</b>	0.760	0.718	0.818	<b>0.951</b>				
5	<b>Socializing</b>	0.677	0.677	0.680	0.582	<b>0.794</b>			
6	<b>Trust</b>	0.818	0.870	0.773	0.708	0.646	<b>0.924</b>		
7	<b>Usefulness</b>	0.808	0.847	0.877	0.768	0.781	0.833	<b>0.802</b>	
8	<b>Word of Mouth</b>	0.708	0.707	0.776	0.720	0.633	0.697	0.799	<b>1</b>

**Structural (Inner) Model Results:** The structural model determines the paths' significance and the prediction power of the model, then defines the path coefficient significance levels (Hair et al., 2014). The structural model tests the significance of the path coefficients by testing the standard error, R<sup>2</sup> value, confidence interval, and t-statistics (Chin et al., 2003). The value of R<sup>2</sup> explains variance value and confirms model fitness (Hair et al., 2014), also the endogenous variable predictive ability (Chin et al., 2003). The lowest accepted R<sup>2</sup> value is 0.10 (Hair et al., 2014). Table (6) indicates the path coefficient between both endogenous and exogenous variables, R<sup>2</sup> variance, and the bootstrap critical ratio. The T-value measures the estimated stability, which at a 0.95 confidence interval should be more than 1.960 (Chin et al., 2003). The value of R<sup>2</sup> for Intention is 69.1%, and Word of mouth is 65%, whereas Engagement is 79.1%. All values of R<sup>2</sup> are above 0.10 (Hair et al., 2014). All path coefficients are demonstrated in Table 6 and Fig. 2.

**Table 6**  
Influence Paths and Hypotheses Results

Tested Path	H#	Path Coefficient	t-Statistic	Hypothesis Result
Trust → Word of Mouth	H1	-0.007	0.067	Not Supported
Trust → Engagement	H2	0.000	0.005	Not Supported
Brand Familiarity → Word of Mouth	H3	0.057	0.625	Not Supported
Brand Familiarity → Engagement	H4	0.048	0.668	Not Supported
Bloggers → Word of Mouth	H5	0.169*	2.379	Supported
Bloggers → Engagement	H6	0.233*	3.799	Supported
Socializing → Word of Mouth	H7	0.002	0.031	Not Supported
Socializing → Engagement	H8	-0.042	0.759	Not Supported
Usefulness → Word of Mouth	H9	0.618*	6.854	Supported
Usefulness → Engagement	H10	0.681*	11.193	Supported
Usefulness → Intention	H11	0.155*	1.986	Supported
Word of Mouth → Intention	H12	0.177*	2.788	Supported
Engagement → Intention	H13	0.572*	6.756	Supported

\* Sig at 0.05, T-Tabulated 1.960



**Fig. 2.** Results of regression analysis

**5. Discussion**

The current research objective is to determine and investigate the impact of Instagram pages on millennials purchasing intentions in the fashion industry in Jordan. The Impact of Trust on Online Word-of-Mouth: The result shows that there is no significant relationship between trust and online word of mouth. This result contradicts most previous studies which indicated that there is a correlation between trust in Online Word-of-Mouth such as consumer exchange of information and experience



increasing trust, then the willingness to purchase (Han & Windsor, 2011). Trust factors affect trust which in turn affects consumer purchase intention (Algi & Irwansyah, 2018; Che et al., 2017). Trust and Electronic word of mouth affect purchasing habits of fashion goods (Sari & Yulianti, 2019). Social media influencer trust affects purchasing intention (Adil et al., 2018; Alotaibi et al., 2019; Din et al., 2018; Santiago & Iseg, 2020). Satisfied customers trust online shopping, which is important for customers' repurchase intentions (Partha & Jatra, 2022; Riel et al., 2022; Waas et al., 2022).

**The Impact of Trust on Engagement:** The result shows that trust has an insignificant impact on consumers' engagement. The result is different from previous research such as social media encouraging interaction with customers, and enhancing trust and buying intention (Birkbeck, 2013). User awareness and trust affect information sharing on social media (Paramarta et al., 2019). The customer relationship affects customer satisfaction and trust (Zulfadli et al., 2020). The visual emotional and informative appeals affected customer engagement (Rietveld et al., 2020). The shopping experience affects trust and repurchase intentions (Partha & Jatra, 2022).

**The Impact of Brand Familiarity on Online Word-of-Mouth:** The result shows that brand familiarity has an insignificant influence on online word-of-mouth. This result is not matching with most previous studies such as Facebook engagement positively influencing WOM, brand awareness, and buying intentions (Hutter et al., 2013). Familiarity and physical appearance are more crucial for trust and attractiveness than similarity and likability by millennials aged 23-39, who use Instagram (Karouw et al., 2019). The subjective norms and peers' social influence on Instagram affect intentions to buy across all ages (Copeland & Zhao, 2020). Information seeking, information quality, and familiarity affected buying intention among Instagram users (Wirani et al., 2020).

**The Impact of Brand Familiarity on Engagement:** The result indicates that brand familiarity had an insignificant impact on consumers' engagement. The result contradicts previous studies' results such as engagement which has a central role to play in developing brand familiarity (Baker, 2013). Engagement and advertising have a central role to play in developing brand familiarity (Baker, 2013). Searching for Information, quality of information, and familiarity enhance buying intention (Wirani et al., 2020). The perceived value of the brand page affects brand page engagement and brand page engagement affects brand loyalty (Ramadhani & Martini, 2021).

**The Impact of Bloggers' Recommendations on Online Word-of-Mouth:** Bloggers' recommendations had a strong effect on consumers' online word-of-mouth. The result is matching with previous studies' results such as the online blogger's recommendations acting as a credible information source for consumers in purchasing decision-making (Hsu et al., 2013). In fashion, bloggers' recommendations play an important role in consumers' decisions (Tomiuc & Stan, 2015). Key opinion leaders affect the consumers' buying intentions of Instagram users (Alotaibi et al., 2019). Fashion bloggers as fans use their knowledge to create innovative recommendations (Serrano et al., 2020). Bloggers' attractiveness, trustworthiness, and expertise dimensions impact credibility and affect intention to engage and purchase intention (Bun & Alversia, 2020). The credibility of Instagram Influencers affects trust and buying intentions (Kemeç & Yüksel, 2021).

**The Impact of Bloggers' Recommendations on Engagement:** The result shows that bloggers' recommendations have a positive significant effect on consumers' engagement. This result is going online with previous studies such as fashion bloggers who have managed and succeeded in creating an impact on their audiences (Tomiuc & Stan, 2015). Instagram is used for photo and video-sharing by bloggers to maintain contact with followers (Serrano et al., 2020). Bloggers' credibility impacts their attitude toward engagement with the brand, which affects purchase intention through social media (Bun & Alversia, 2020).

**The Impact of Participation and Socializing on Online Word-of-Mouth:** Participation and socializing insignificantly affect consumers' online word-of-mouth. The result is contradicted by previous studies' results such as customer participation and involvement affecting buying intentions and purchasing decisions (Adil et al., 2018). Consumer benefits affect active participation which in turn affects brand trust and commitment (Syuhada & Premananto, 2020). Instagram users' behavioral intention affects user participation in marketing programs (Mahavarpour et al., 2022).

**The Impact of Participation and Socializing on Engagement:** Participation and socializing had a significant negative effect on consumers' engagement. The result is inconsistent with past studies' results such as Consumer involvement in fashion affects cognitive processing and engagement (Molina-Prados et al., 2022). Instagram influences the political participation of students at Jakarta State University (Aisya et al., 2020). Instagram is used as a tool for social transformation, carrying out political campaigns, political news, and propaganda (Hendrawan et al., 2022).

**The Impact of Usefulness of Information on Online Word-of-Mouth:** The usefulness of information significantly positively affects consumers' electronic word-of-mouth. Previous studies support this result, where Instagram pages allow the customer to have updated and helpful information about a brand (Al Khasawneh & Shuhaiber, 2013). The information usefulness of images related to the fashion brand affects purchase intention (Yoon et al., 2018). Bloggers on Instagram are used to provide information about products. Context and collaboration affect consumer purchasing decisions (Puspita & Hendrayati, 2020). The quantity, quality, consistency, and recency of e-WOM information affect product buying intention and decision (Al-Masoud, 2020). Popular bloggers on Instagram provide information to attract a lot of followers and influence their brand-related perceptions (Sashittal & Jassawalla, 2020). Word of mouth is information conveyed mouth to mouth, while e-WOM is communication through electronic media (Hamdan et al., 2022). E-WOM messages can be verbal and non-verbal to inform about product performance and company services by providing information (Hamdan et al., 2022).

**The Impact of Usefulness of Information on Engagement:** The information's usefulness is significantly and positively correlated with consumers' engagement. This result is supported by previous studies' results and information about products and consumers' perceived enjoyment affect the customer's intention via satisfaction (Casaló et al., 2017). The information context and bloggers' collaboration affect consumer purchasing decisions (Puspita & Hendrayati, 2020). Popular bloggers on Instagram provide information to attract a lot of followers and influence their brand-related perceptions (Sashittal & Jassawalla, 2020). E-WOM messages can be verbal and non-verbal to inform about product performance and company services by providing information, overcoming obstacles, and maintaining product characteristics and quality (Hamdan et al., 2022).

**The Impact of Usefulness of Information on Consumers' Intention to Buy:** The information's usefulness is significantly and positively correlated with consumers' intentions to buy. The result is supported by previous studies' information about products affecting the customer's intention through satisfaction (Casaló et al., 2017). The information's usefulness affects purchase intention (Yoon et al., 2018). Information affects consumer purchase decisions (Hutahaean & Julitawaty, 2020). Bloggers on Instagram are used to provide information about products, which affects consumer purchasing decisions (Puspita & Hendrayati, 2020). Information quality affects purchase intention among Instagram users (Wirani et al., 2020). Media richness influences Instagram consumers' intention to purchase (Hasim et al., 2020). E-WOM provides information, overcomes obstacles, and maintains product characteristics and quality (Hamdan et al., 2022).

**The Impact of Online Word-of-Mouth on Consumers' Intention to Buy:** Online word-of-mouth has a significant and positive influence on customers' intentions to buy. The result matches with previous studies' results such as e-WOM on Instagram affects attitudes, which in turn influences buying intention and interest (Triatmanto et al., 2018). E-WOM positively affects the shopping interests of the Y and Z generations' Instagram users (MARENTEK et al., 2019). E-WOM and influencers on Instagram build product and brand images, which affect consumers' purchasing intention and buying interest (Fitriandri et al., 2021). E-WOM intensity on Instagram affects tourists' decisions (Priana & Roihah, 2021). E-WOM affects consumer confidence and buying intention (Firman et al., 2021).

**The Impact of Engagement on Consumers' Intention to Buy:** Engagement significantly and positively affects consumers' intentions to purchase. The result is supported by previous studies' results. This finding closely aligns with past searches. Engagement on Instagram had a higher effect on consumers' purchasing actions compared with Facebook (Sjöqvist, 2015). The frequency and time spent on social media affect buying intention (Kircova et al., 2018). Engagement affects consumers' purchase intentions of Instagram users (Kaewpackdee & Lekchareon, 2020). Customer engagement influences arousal greater than pleasure which increases customers' purchase intention (Zanariah & Corresponding, 2020). Instagram engagement influences buying intention through the perception of luxury product value (Amelia & Hidayatullah, 2020). The customers' engagement on Instagram plays an important role in increasing buyers purchasing decisions (Al-Nasser & Mahomed, 2020). Customer engagement on Instagram affects consumer purchase intentions (Atika et al., 2021). Higher engagement with content through hedonic enjoyment affects purchase intention (Kim et al., 2021).

## 5. Conclusion

The purpose of this research is to investigate the influence of Instagram Pages on Millennials consumers' purchase intentions: An empirical study on the Jordanian Fashion Industry. The current study uses a quantitative, descriptive, and cross-sectional method. The questionnaire is developed based on previous studies to measure each construct, then distributed online on different social media including Facebook, Instagram, and Twitter. Data was collected from 212 participants, most of them aged around 18-33, which were entered on SPSS and Smart PLS software to test both the validity and reliability of the questionnaire items and the study hypothesis. Results show that trust does not significantly affect eWOM and engagement. Brand familiarity does not significantly affect eWOM and engagement. Bloggers' recommendations significantly affect eWOM and engagement. Participation and socialization do not significantly affect eWOM and negatively affect engagement. The usefulness of information significantly affects eWOM and engagement. Finally, useful information, eWOM, and engagement positively and significantly affect consumers buying intention on Instagram. The current study results contribute to the knowledge about using Instagram pages and its effect on consumer intention to buy. The study develops a model that combines different constructs that have not been combined before. This study also extends existing theory through the examination and application of the model in the social network sites context, specifically, Instagram. This research contributes to the marketing context. Further, the research provides a significant contribution to existing knowledge by enhancing the understanding of Jordanian customers' behaviors and attitudes in the Instagram context.

**Study Limitations and Future Research:** The study is a quantitative cross-sectional study conducted on fashion industry Instagram users through an online survey in Jordan, which may limit its generalization to other industries and other countries. Moreover, generalizing online survey results may be questionable. Further research based on observations may be helpful to test the generalizability of the results. Furthermore, in Jordan, many people still do not consider Instagram as an online shopping platform. Data collected from Jordanian online users, the study suggests applying similar studies to online users in different countries. The proposed conceptual model can be tested in other countries. Repeating the study provides greater support for the generalizability of the results. Future research is recommended about the effect of Instagram on consumers of different ages.

**Theoretical Implications:** The current research contributes is based on an assumption that social media affects consumers' purchasing intention. Throughout this research, additional constructs were found. The study gives new information about the

influence of Instagram pages on consumers. Therefore, this research expands the knowledge about factors that affect consumers' buying intentions, attitudes, and behaviors. Online word of mouth and engagement that affects the intention to buy were derived from the trust, brand familiarity, bloggers' recommendations, participating and socializing, and usefulness of the information. Therefore, the study enhances social media and provides specific information about Instagram and purchasing intention. In the aspect of Bloggers' recommendations, online word of mouth, engagement, the usefulness of information, and intention to buy. The research has used proven previous concepts and constructs both in social media and customer behavior studies and has validated theoretically the correlation between the conceptual model and constructs. Consequently, this study offers specific information about the characteristics of Instagram that are most associated with its impact on consumers' purchasing intentions, especially in Jordan than a vague basic aspect.

**Practical Implications:** The benefit of this study is to investigate the impact of purchasing intentions among millennials on Instagram pages and to test the proposed conceptual framework of the purchasing intention of consumers, specifically for millennials as consumers are exposed to a company's page on Instagram, especially in the fashion industry in Jordan. Precisely, the study tests whether online word of mouth and engagement, which are derived from (trust, brand familiarity, bloggers' recommendations, participating, socializing, and usefulness of information) leads to the customers' intention to buy and to predict and investigate what constructs affect the intention to buy. Therefore, marketers can use Instagram to contact, promote, advertise, and sell their products by developing a strong relationship with their customers through different Instagram tools.

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