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The Effect of Instagram on Hungarian
University Students' Purchase Intentions in the Fashion Industry

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Abstract

The objective of this study is to examine the influence of Instagram usage on consumer purchasing behaviour. The present study aims to ascertain whether purchases made via social media, particularly Instagram, are becoming increasingly popular among younger generations. This phenomenon presents a unique opportunity for companies to cultivate relationships with customers and engage with them in a novel way. The fashion industry was identified as the preferred sector for analysis in this research, given the pivotal role of visual representation and collaboration with prominent figures in this market. Social media platforms provide a forum for individuals and organisations to disseminate information, showcase products and offer feedback, as well as express opinions through a variety of visual communication channels, including live videos, stories and posts. The younger generations demonstrate a clear preference for Instagram over Facebook. The platform offers a multitude of possibilities for companies, celebrities, influencers, and other users to promote products and services through visual communication. Instagram has become a key platform for influencing consumer perceptions, shaping decision-making processes and fostering virtual communities where individuals actively share information. The role of visuals in marketing fashion items makes Instagram a crucial tool for fashion brands. This study compares previous research findings with new insights gained from a questionnaire completed by Hungarian university citizens about their Instagram usage and purchase habits. During the analysis the main factors in shaping customers decision-making process are defined and explained based on preliminary studies and literature. In addition the interconnections and influencing power of these factors are also explored. The aim is to investigate the relationship between the diverse marketing tools that Instagram offers and the different generations' purchasing practices. Further suggestions for future investigations include the recommendation to brands' own customers' analysis, in order to benefit from the opportunities offered by Instagram and gain competitive advantage, especially for Hungarian companies, thus in our country social media marketing (SMM) is still in its very early stage.

1. Introduction

The act of shopping is part of our everyday life that we can do anywhere, anytime and pay for it as we wish. The aim of the research is to get to know the recent methods of marketing strategies and tools such as social media and influencer marketing arisen by technological development. Due to the rapid development of digital technologies, internet and social media have fitted in the part of our life in the past few years. Currently in 2024, the total number of social media users worldwide is 5.17 billion people . According to Statista, people all around the world spent 151 minutes on social media sites in 2023 a day (Dixon, 2024). Social media platforms provide us a wide variety of content in form of posts, videos of individuals and companies as well . In a single day approximately 300 million posts have been uploaded in one single social media site recently. Furthermore, it also became a marketing tool in order to influence users purchase decisions and preferences (Pathak & Kaushik, 2024). It made it possible to interact directly with other customers from all around the world as well as brands provide live communicational channels to build consumer engagement and widen their demands' circle. This enables companies to find social media users where they actually are and attract their attention. This paper has the aim to prove social media, specifically Instagram which is rather used by younger generations who socialized in a digitalized world, affects users in their purchase decisions, preferences and opinions about brands and their products/services.

Some of the social media marketing activities will show great example to demonstrate that brands are eager to influence us. In addition, these platforms, such as Instagram, offer a lowcost communication channel and make it easy for brands to target chosen consumer segments (Hafez, 2021). Thanks to this new type of relationship between companies and customers a stronger consumer loyalty is formed. Brand awareness has also a new chapter in this digital world, which also contribute to influencing and convincing social media users. The visual communication on Instagram opened new ways of grabbing users attention, as it offers various experience the audience in ways of pictures, videos, stories and so much more. Finally, one of the most popular elements of today's generation are influencers, who become popular thanks to social media and cooperate with companies to popularize their product or services among their followers.

Its aim is to investigate the relationship between the diverse marketing tools that Instagram offers and the focus on generation Z 's purchasing practices. The investigation of this topic can be interesting for businesses as well. Especially in Hungary, as it is still in its infancy at home.

Through Instagram they can gain advantage using it as a cost efficient marketing tool, if they are able to make research on their customer group, and also gather the attention of potential future customers as well if they are present on social media sites, such as Instagram. In addition, it can provide a basis for product development and the widening of products or services, as companies can easily get information about customer preferences, new trends and interact with their demand directly and continuously, building brand loyalty.

The questions that this study aims to answer are the following:

- In what ways can Instagram influence users purchase decisions (in fashion)?
- Men or women are more likely to be affected by practices of companies using Instagram as a marketing tool?

Questions are based on subjective assessment, and its analysis can therefore be carried out with a questionnaire.

2.1. Social media

2.1.1. Development of E-Commerce

As a transparent, accessible, inclusive, and global trade platform, cross-border e-commerce platforms effectively link businesses and consumers worldwide, resulting in growing popularity among diverse consumer groups. To encourage consumers' purchasing intentions and drive buying behavior, these platforms leverage big data and machine algorithms to proactively deliver advertisements relevant to stores or products. The information flow advertisements on these platforms have attained a high level of personalization and accuracy, enhancing the visibility of platform ads and significantly boosting consumer conversion rates (Chen et al. 2023). When aiming at diverse and cross-cultural audiences, cross-border e-commerce platforms predominantly utilize product display advertisements. They employ images, videos, and various methods to present products within contextual promotion scenarios, enhancing the visibility of unique products across different countries and regions. The diversity of the audience necessitates that these platforms implement various types of advertisements to cater to a global market. However, this global aspect also increases the likelihood of privacy security concerns and instances of misleading advertising (Xu et al., 2024).

2.1.2. Social media

We consider *media* as a collection of Internet-based applications with ideological and technological foundation with the base of the Web. It allows people to exchange and generate

contents (Kaplan & Haenlein, 2010). Social media is a new type of marketing medium and is nowadays more common than TV or radio ads, and it is the fastest growing media in global history. It is a 'living document of social proof, which increasingly a make-or-break factor for buying decisions' (Chopra & Gupta, 2020). Social Media Marketing can be defined as "the practice of utilizing social media channels to promote business products or services" (American Marketing Association, 2024). Social media marketing is a multifaceted concept that

encompasses various functions and disciplines, ultimately aimed at creating value. It influences consumer loyalty and their willingness to purchase a brand's products. Technology empowers consumers to search for products, while social media has transformed how billions of people interact and maintain social relationships. It enables users to connect with others via messaging, video chat, or following. Those using social media can receive and publicly respond to content (through comments, likes, or shares) and share their own content in the form of posts, stories, or reels. Recently, around 300 million posts have been uploaded on a single social media site in one day, and approximately 293,000 status updates are published across various multimedia communication channels every minute' (Xiao et al., 2022). By examining these prospects of social media involvement it is found that many people are engaging in posting their day-to-day activities on the social media platforms first and then actually attempting them in a real-time environment. 'If a brand does not have a social media presence, it is not able to compete with rival companies and lose the chance to influence customer's behaviours (Kaplan & Haenlein, 2020). Due posting and consuming content on social media, many individuals get engaged in social comparison due to the wide range of social responses transferred.

Social media also have many challenges such as the previously mentioned social comparison. It affects users social and mental well-being. Human beings usually share posts about positive aspects of their lives, which can have either a positive or a negative effect on consumers (Engeln et al., 2020). If it hits positively it can start a self-improvement process to achieve similar goals/levels like those who we follow. However, it can ransom negative feelings as well in followers that can lead to depression and self-image disorder (Appel et al., 2016).

Through social media sites, companies can maintain direct and interactive communication with their customers. Marketing has evolved significantly, placing the customer at the center rather than the products brands aim to sell. These platforms provide companies with the advantage of continuously expanding their services to customers. As companies foster strong consumerbrand

engagement through direct communication, three types of engagement must be considered for successful social media marketing. *Cognitive engagement* involves customers showing interest in and paying attention to brands and their posts. This is followed by *emotional engagement*, where customers develop a positive attitude after interacting with brands. Lastly, *behavioral engagement* is crucial, as it indicates customers are investing time and energy in communicating and interacting with brands. There are five key elements of social media marketing that companies need to understand: interaction, trendiness, entertainment, customization, and word-of-mouth.. Based on the research of Kim & Ko (2012) *Interaction* includes the opportunities for enterprises and users as well to share information and exchange opinions through social media platforms. It is a one-to-one communication which lowers businesses consumer retention costs and it can encourages consumers to create user-generated content which also strengthen their brand recognition and purchase desire.

Trendiness means companies post the latest information on a service or product through social media, such as constant updates. They can do it in many several ways, like sharing a new post, a story or a video about newly launched products or available services. They may announce it in advance and let the target audience know the latest information through a live countdown.

'More information companies release, the better the effect of attracting consumers'(Yudhi et al. 2021). In case of *entertainment* we are talking about the needs of consumers and the ability of companies to fulfil these needs by providing channels for users to enjoy and play through social media. When it comes to *customisation* it represents the provision of personalised customisation and information search functions through social media. It puts more emphasis on direct interactions with specific customers with specific needs. Special offers can motivate customers' purchasing impulses for instance. *Word of mouth* can be defined as an online comment system that is engaged and guided by customers. It encompasses the characteristics of customers using social media to exchange, disseminate and upload information about brands. It can have influence on brand engagement and important for online customers, as mostly they rely on word-of-mouth in their purchase decisions. This process spreads fast between customers (known and unknown) to each other. This tool also stimulate the willingness of customers to buy products in the future Kim & Ko (2012).

Social media influencers (SMI) are people who are considered as 'experts' in a certain topic. They are able to lead consumer decision-making process. For successful influence, they use their expertise, personality and credibility to affect social media users' opinions, preferences,

and behaviours. Furthermore they can also shape consumer choice, trend and brand judgement (Sestino et al., 2024).

SMI's suggestions and recommendation count as much for audience as the opinion of family and friends. Their role is to stimulate social media users behaviours by generating some kind of emotional attachment/ connection by the tools of relevance, engagement, frequency and authenticity.

Relevance refers to the power of an SMI that the community attributes to him or her.

Engagement is defined as the attention and communication that the audience provides to the SMI through their comments and shares of SMI's posts. In case of *frequency* we are linking to consumer loyalty. It is said that a decline in the number of posts also means a cut in consumer loyalty. 'Consumers are more likely to be influenced and engaged when messages resonate supporting the assertion that a motivational tone fosters a deeper connection and receptiveness' (Sestino et al., 2024).

With over 91% of the American companies use social media that plays a decisive role in modern marketing. They provide information to users, influence purchase decisions and create consumer engagement. Companies are lead by the purpose to gain advantages on their social media marketing investments and reach higher organizational results. It is visible in numbers as well as there is an annual growth rate of 9.4% and expenditure on social media marketing planned to achieve US\$ 3-9 billion by the year 2027 based on an article of Statista in 2023 (Mulcahy, et al., 2024).

According to Statista, people all around the world spent 151 minutes on social media sites in 2023 a day (Dixon, 2024). Another article of Statista also stated that in the US, which is the leading market for social media advertising, stands with the worth of 72.3 billion US dollars in 2023. It was followed by China with 71 billion and the United Kingdom with 9 billion respectively.

Currently in 2024, the total number of social media users worldwide is 5.17 billion people. Also there are predictions for the future about the number of users of social media sites which also show a constant growth of 6.05 billion users to 2028 (Dixon, 2024).

Recent studies state the brands social media marketing activities (SMMA) is essential to build out a close and intimate relationship with customers and consumer loyalty (Khan, 2022). Others show that it also helps in brand preference, willingness to pay a premium price, loyalty, and brand awareness (Kim & Lee, 2019).

Social media modifies how brands create and design their content and also the way how it is consumed and spread in the online space (Appel et al., 2020) . In addition, it also transfers the power to consumers' online content from marketers in shaping brand image further (Nijssen & Ordanini).

When consumers' awareness about a brand and its offering increases, they usually seek for more information about it online and then assess the benefits of selecting it over those of competitors prior to making a buying decision (JR Hanaysha, 2022). In view of that, social media sites emerged recently as a powerful approach for communicating and interacting with customers virtually at lower cost. By utilizing social media networks, firms can improve consumer engagement easily share important marketing messages, and quickly reach the target market customers through their experiences. Furthermore, they will also get the opportunity to influence others and share their opinions through online reviews, comments and spreading word-of-mouth (JR Hanaysha, 2022).

2.2. Instagram

2.2.1. Definiton of Instagram

Instagram was created in 2010 by Kevin Systrom and Mike Krieger. It is operated by Facebook and included in Meta sites. It is available in both App Store and Google Play since 2012. It is a social networking site where the users are able to post, collect likes, followers and also to follow other individuals, brands and celebrities. Nowadays in the digitalized world, there is also a possibility for becoming famous through Instagram by posting, collaborating with companies and collecting sponsors (Verrastro et al., 2020). Instagram users encounter a diverse array of content, including aesthetically pleasing images, influencer posts, and glimpses into the lives of celebrities and brands. While photos and videos dominate the platform, Instagram offers much more. Users can share opinions, information, and experiences about brands, places, products, and services. By 2024, the global number of Instagram users reached 1.4 billion (Dixon, 2024). It was also demonstrated in Alghamdi and Bogari's paper that among the Saudi youths, there was a positive influence of social media platforms on impacting purchasing decisions (Alghamdi & Bogari, 2020). Additionally, they highlighted the significance of word of mouth (WOM) in affecting consumers to give feedback and evaluate products. WOM was found to be quite effective in motivating purchase decisions. It can be created as advertisements directly posted on Instagram, via recommendation of other consumers and also via the suggestions of celebrities.

According to Smith (2019) 25 million brands operate accounts on Instagram and more than one third of the individual users have already made purchases by using the networking site. Based on a Global Survey, the 89% of responding social media marketers stated that they used Facebook to promote their business, while further 80% stated they did so via Instagram.

Instagram has approximately 2 billion monthly active users worldwide and 200 million businesses. Based on the information provided by Statista (National Media and Infocommunications Authority, 2024) in 2022 nearly 91% of the Hungarian population were internet users and most of the citizens also had social media account as well. Instagram is more popular among the younger generations and with women accounting for a higher share of the userbase.

According to Statista's ranking of the most popular social networking sites worldwide, Instagram is on the 3rd place with 2,000 million users (Dixon, 2024). Platforms like Instagram has the purpose of making social media users to spend more and more time browsing their platforms.

Within the various social media platform options available, many banking and financial organizations prefer Instagram (Wibawa & Maradona, 2022). This is because they aim to target young (18–35 years) consumers who are present on Instagram in large numbers. Past researchers have also called for studying consumer engagement of financial services brands on the Instagram platform (Mogaji et al., 2016).

Moreover, it is one of the best platforms to advertise on – a Forrester report has shown that engagement with brands on Instagram is 10 times higher than Facebook (Mittal, et al., (2017).

In a recent article about the competitive food media landscape it was stated that

“Instagrammable” food has become a marketing trend, with millions of visually-appealing food images posted on social media each year. Restaurants have widely embraced the value of social media, as most customers use social media (e.g., checking reviews, viewing photos) before visiting a restaurant. Restaurants' social media use can positively influence business valuation boost sales, and improve market share. As a result, the increased use of social media by restaurants has resulted in a more crowded and competitive environment (Philp, M., Jacobson, J., & Pancer, E. 2022).

Many people take advantage of Instagram as a tool for doing their business by uploading the photo of the product which they choose to be promoted with some variation of filters that can attract the buyers.

In addition, other benefit of using digital marketing is that, it allows both consumers and sellers to interact with one another on a digital platform while also saving the seller money and time on traditional marketing efforts (Saepudin, 2023).

Instagram widen its portfolio becoming a shopping platform as well, through which brands can deliver promotional messages and foster interactions with their consumers. Mostly fashion brands are presented and popular on Instagram. These companies use Instagram ads with high preference as these types of advertising possibilities provide them rich virtual content to promote their products with. Its important to mention Instagram stories as this way of marketing tool is somehow hits different. In case of Instagram stories brands can start quizzes, polls in real time results or they can ask multiple choice questions from their audience. It provides opportunity for users to express their opinions on a wider scale. This interactivity builds a strong connection between consumers and brands, strengthening consumer loyalty. One type of interactivity is user control which includes sharing posts, tapping on tags to search for others accounts and basically it gives customers the contingency to basically be selective about the information they acquire and share through various actions (Kim & K. Chung, 2023).

2.2.2. Influencers on Instagram

In relation to Instagram, influencer marketing has rapidly become a prominent tool for businesses to promote their products in novel ways. The United States boasts the highest number of widely-followed influencers, with Instagram being the most popular platform for influencer marketing.

Influencers utilize various tools to create engaging and captivating content that captures users' attention. They can choose from posts, tags, stories, and reels to reach their potential audience and promote products or services. Not only do influencers leverage Instagram, but brands themselves also create profiles to share new products and updates with their audience, expanding their customer base (Venciute et al, 2023).

Regarding endorsements, the source credibility model suggests that information from a trustworthy source can influence customers' attitudes and beliefs. The characteristics of the source are crucial for persuading the audience. An influencer perceived as credible can significantly impact the purchase behavior and willingness to buy among target groups, due to their perceived competence and trustworthiness.

While source credibility is vital for influencers, it is widely understood that to win followers' affection, influencers must create valuable content for their audience. Useful content helps users make decisions or progress towards their goals. Furthermore, the type of content an influencer produces can enhance their trustworthiness, as it aids customers seeking reliable information. Social media content is a powerful tool that can shape customer beliefs and purchasing behavior (Venciute et al, 2023).

Despite the factors that may directly influence the purchase behaviour of followers in the context of influencer marketing, it is important to understand that traits, such as similarities and value closeness, in influencer-follower congruence may influence purchase behaviour. Previous research has suggested that when consumers identify with the endorser, there is a positive impact on purchase behaviour (Venciute et al, 2023).

2.2.3. Fashion Companies on Instagram

Social media sites as Instagram, provide numerous opportunities for marketing efforts and enable companies to reach large audiences at little to no cost. Significantly, social networks, known for their highly interactive and interpersonal nature facilitate companies' efforts to engage with target audiences through direct interactions with customers (Stuhldreier, 2024). Because of the public nature of social networks, even non-targeted consumers can observe a company's interactions with its customers. As a result, a company's response strategy can influence the perceptions and behaviors of both users who actively engage through comments and those who passively observe (Armstrong et al. , 2022)

Instagram is crucial for fashion brands due to the vital role visuals play in marketing fashion items. It influences the buying process by making the app enjoyable to use, leading to impulsive buying as consumers often skip the evaluation phase. Research shows that Instagram can trigger impulse purchases through various stimuli: promotional ads, photos or videos on brand pages, and recommendations from friends and opinion leaders. The Instagram shopping service, which was expanded in 2018 to allow retailers to tag product images for direct sales, has also significantly boosted impulse purchases (Djafarova & Bowes, 2021) . Live shopping on Instagram enables potential buyers to make purchases remotely, but the shopping period is restricted to when the seller concludes the live session. This limitation can motivate prospective buyers to engage actively on the platform due to the urgency created by the time constraints (Sunarso et al. 2023) .The use of live streaming technology across various social media platforms is an increasingly popular trend.

"Social shopping" refers to a shopping experience on social media where consumers rely on social interactions with friends and the use of e-commerce technology to seek information and make purchasing decisions. In recent years, new business models driven by social interactions and enhanced by emerging technologies have appeared on social media platforms (Lai & Luo, 2019). One example is "shoppable ads," a new form of social media advertising that has gained consumer attention. Instagram, for instance, introduced features like the "Shop Now" button and "product tag" option, allowing users to view product details, including prices, directly from ads. The live shopping feature on Instagram enabled sellers to offer personalized services to users. As a result, users who participated in live shopping on Instagram experienced a sense of immersion through the customization requests they made to sellers. According to Sun et al. (2019), personalized services in live shopping positively impact the users' sense of immersion, and their study supports these findings.

According to previous researchers, Yu et al (2024) collected in their article, investigations have been made in many topics such as ; social customer relationship management (CRM); social influence or user-generated social shopping features. These studies have shown that social commerce differs from e-commerce and group buying, as it involves consumers engaging in social groups and forming connections by collaboratively seeking information and sharing personal experiences. Consumers in a social shopping group often develop a sense of belonging, trust, care, and commitment toward the group. As their commitment strengthens, they are motivated to continue engaging in social shopping and participating on social media.

Brand-generated content (BGC) is a powerful marketing tool on Instagram, positively impacting consumer purchasing. Defined as brand-initiated marketing shared directly through social media pages, its effect is more significant for experienced, tech-savvy, and social media-prone customers. Content published on fashion brands' Instagram accounts drives consumer activity, creating new needs and leading to purchases. Traditional marketing messages struggle with consumer avoidance, especially among Generation Z, who are adept at identifying and ignoring blatant advertising. Generation Z, more informed than previous youth generations, tends to distrust brand messages. Opinion leaders also play a significant role. In the fashion industry, Instagram is the most used platform by opinion leaders, including micro-celebrities and traditional celebrities, who are actively utilized by fashion brands.

User-generated content (UGC) is perceived more positively and leads to higher purchase intentions. UGC, defined as content posted by users on social networking sites, is widespread on Instagram, with 67% of Generation Z consumers posting photos or videos at least once a

week (King, 2019). This has changed consumer behavior, as users influence others by sharing images of their purchases and offering recommendations. UGC is seen as more trustworthy than BGC, particularly brand posts and sponsored content, and is often used for fashion advice. The primary influence on Instagram for fashion purchases comes from UGC from friends and family. Young consumers trust and pay more attention to marketing information from their friends, which often motivates purchases. The growing mistrust of BGC means consumers increasingly rely on each other to inform their consumption choices.

According to previous research (Djafarova & Bowes, 2021) most female participants confirmed purchasing more fashion items on impulse due to Instagram. They attributed this to exposure to a wider range of items and the ease of staying updated with the latest styles on Instagram, directly influencing their impulse buying. Participants emphasized a shift in consumer behavior within the fashion industry, stating that Instagram is the go-to platform for fashion inspiration and current trends. Generation Z acknowledges that social media is a crucial part of marketing today, possibly because they have grown up in a highly commercialized society. They prefer fashion brands that post creative content over those that excessively advertise. The results suggest that fashion trends are now shaped by Instagram users.

2.2.4. Factors Influencing Consumer Purchasing Intentions Used in Social Media by Fashion Companies

Visual communication possesses unique qualities that make it an effective tool for public relations in today's increasingly multimodal media landscape. It encompasses a wide array of elements such as signs, typography, drawing, graphic design, illustration, industrial design, advertising, animation, colour, and digital resources (Josephson et al. 2005). Visual

communication effectively engages audiences. Previous studies have shown that visual content simplifies complex information, making it easier to understand and more recognizable (Garcia & Greenwood, 2015). Social media platforms are well-suited for communication-driven public engagement (Zhang et al., 2022) and have been extensively used in social movements, consumer activism, and brand activism (Vredenburg et al., 2020). Public engagement is a complex concept that varies in definition across different disciplines and contexts (Morehouse & Saffer, 2020). From a social-psychological viewpoint, public engagement is described as "a dynamic process that encompasses the psychological and behavioral connections and interactions between individuals and organizations" (Zhang et al., 2022, p. 3). Social media platforms offer diverse technological features that allow for measuring public behavioral

engagement with content and users through functions like likes, comments, and shares (Saxton & Waters, 2014). Several studies have found that multimedia elements, such as photos and videos, in corporate communication are effective in enhancing public engagement on social media. These formats are more efficient at capturing public attention and fostering emotional connection with audiences (Mourão & Brown, 2022). In the fashion industry, where photography and magazine editorials are predominant, visual culture and communication are inseparable from the essence of fashion. With the advent of the digital era, fashion has evolved and embraced new media, particularly visually-oriented platforms like Instagram, which play a vital role in product promotion. For fashion brands, social media serves as an effective tool to engage directly with customers, share events and initiatives, and build brand awareness.

eWOM, or Electronic Word of Mouth, refers to the digital equivalent of traditional word-of-mouth communication. eWOM spreads across the vast digital landscape, quickly and extensively reaching a larger audience (Koch & Hartmann, 2022). It involves positive or negative statements about a product or business shared by current, potential, or past customers and made accessible online. eWOM on web-based opinion platforms can be motivated by a desire to help other consumers make informed purchasing decisions, to protect others from negative experiences, or a combination of both. Consumers now utilise various media, such as posting photos and videos, to share and express their opinions and experiences with products or services purchased online (Kaur & Singh, 2020). eWOM has developed into a communication-rich environment and remains an essential component of electronic commerce. In summary, discussions among customers on social media and the comments section of Instagram, where visual content about products is shared, can be considered a form of eWOM. This credibility-focused information environment enables consumers to make informed decisions, enhancing their choices beyond just surface-level attraction. Furthermore, the benefits of trustworthy eWOM contribute to creating a sense of community and trust, as individuals connect with the recommendations and experiences of others. This shared validation serves as a powerful motivator, greatly impacting online buying intentions as well (Liu et al. 2021). EWOM has a significant role in the case of Social Networking Sites. On these platforms, eWOM is essential in shaping consumer perceptions, guiding decision-making, and building virtual communities where people actively share information (Ngo et al, 2024). This creates a vibrant and impactful online space that encourages consumer-driven discussions. Acknowledging its significance, businesses increasingly utilize social networking sites as effective channels for disseminating information about their products or services (Daowd et al,

2021). The theory of Information Adaptation Model (IAM) that offers a systematic method for understanding how people adopt and incorporate new information technologies into their decision-making processes. The theory was introduced by Sussman and Siegal (2003). The IAM is especially applicable in the context of online shopping on Social Networking Sites (SNS), where information sharing and social interaction play a key role in the user experience. The model proposes that users undergo a mental filtering process, evaluating the credibility of eWOM based on their personal needs and the context of social interactions. Empirical research using the IAM framework has investigated how eWOM credibility affects purchase intentions. For instance, Rahaman (2022) explores consumer perceptions of the trustworthiness of online reviews or platforms by applying IAM and TAM theories, emphasizing factors such as source, message, and media credibility in shaping trust. The impact of social capital in eWOM is also significant, as reviews from familiar or respected individuals hold greater influence. Similarly, Bueno and Gallego (2021) identified key determinants in the consumer-to-consumer (C2C) domain, including service quality, e-commerce satisfaction, argument quality, and source credibility. These factors highlight the crucial role of trust in fostering successful consumer relationships on C2C platforms.

Brand image is a key factor in building trust in brands, as it encompasses the fundamental perceptions and emotions that consumers experience, which in turn influence their behaviour (Zhang, 2015). Since the concept of trust is broad and lacks a definitive definition, this paper will focus specifically on the role of trust in online shopping behaviour and activities. In online marketing transactions, customer trust is essential (McCole & Palmer, 2001). Both brand knowledge and trust in online shopping platforms play a crucial role in influencing customers' purchasing decisions (Wang, Chen, & Jiang, 2009).

3. Methodology

The methodology section of the paper includes the purpose and necessity of the analyzes carried out during the research, as well as the criteria of each test. The importance of descriptive statistics and factor analysis in research is explained.

3.1. Data Collection

The tool of primer data collection was a questionnaire which is attached to this paper. With thoughtful planning, questionnaires can produce high-quality, usable data, achieve strong response rates, and ensure respondent anonymity, which often encourages more honest and open answers compared to interviews, thus helping to minimize bias (Marshall, 2005). Initially,

a pilot test was carried out to evaluate the understandability of the scale, the clarity of the measurement items, and the suitability of the survey questions. This step is particularly important in order to keep the error factor of the questionnaire as low as possible. There were 15 participants in the pilot, who made it possible for the questionnaire to be the most suitable for those who filled it in terms of comprehensibility and correctness of language. In addition, suggestions were also made for additional specific questions, in addition to the already validated questions previously used in other examinations, for the sake of effectiveness. As for the type of questions, from which the questionnaire builds up, nominal and ordinal (5- point Likert scale) questions can be differentiated. The goal of nominal questions was to serve as a basis for the examination of demographic differences and the formation of groups based on the answers of respondents. In the case of the 5 point Likert Scale approach, respondents indicate their level of agreement or disagreement on a balanced agree-disagree scale for a series of statements when answering a specific item on a Likert questionnaire (Barua, 2013). When there is an odd number of categories, the middle position on the scale is typically labelled as neutral or impartial. The presence, placement, and wording of this neutral option can greatly impact responses. A Likert scale, often structured with an odd number of categories, includes a neutral midpoint. The choice between using an odd or even number of categories depends on whether some respondents might have a neutral stance on the question. If there is a possibility that some respondents will have a neutral or indifferent response, an odd number of categories is recommended (Patel & Joseph, 2016). In order to maintain the anonymity of respondents, we did not collect any personal information during the survey. The survey was accomplished in Hungarian, and was conducted from September 26, 2024 to October 23, 2024. Google Forms was used to compile the questionnaire. The survey was shared through Facebook and Instagram. In total, 216 respondents participated in our survey and 208 responses were deemed usable. The basis of data cleaning was to get a valid answer. Thus, those who gave the same answers were excluded, as they did not provide relevant data from the point of view of the questionnaire. The portion of outfillers that are relevant was 96.29%. University students were included in the focus group of the questionnaire, as they may be the most potential respondents in the topic. This indicates purposive sampling, which is a type of non-probability sampling where the researcher selects individuals for the sample based on various criteria, which may include specialised knowledge of the research topic or the individuals' ability and willingness to participate in the study (Rai & Thapa, 2015).

3.2 Analyses

For the primary analysis of the paper, descriptive statistics and factor analysis were used based on the data from the questionnaire.

3.2.1. Descriptive statistics

Descriptive statistics involves the collection, organization, summarization, and presentation of data in a descriptive form. Cross tabulation of qualitative data is a fundamental tool in empirical research. Often referred to as contingency tables, cross tabs are used to examine how certain variables may depend on others or how changes in one variable may lead to increases, decreases, or non-linear shifts in another. While determining causal relationships or feedback effects can be challenging without experimental controls or longitudinal data, contingency analysis provides a useful starting point for testing theories or formulating hypotheses that can be examined with more rigorously gathered data. Additionally, using control variables in correlation studies can aid in replicating findings and identifying more complex interactions between variables (White & Korotayev, 2004). One of the most significant nonparametric tests is the Mann-Whitney test, especially valuable for studying behavioral effects. The aim of this test is to assess whether there is a significant difference in the distributions of two groups by comparing the rankings of their scores. The probability, $p < 0.005$ is required to show a difference (Tallarida & Murray, 1987).

3.2.2. Factor Analysis

Factor Analysis is a multivariate statistical technique used on a single set of variables to determine which variables form logical, relatively independent subsets within the set. It is especially useful for identifying the underlying factors of variables by grouping related variables into the same factor. Firstly, factor analysis can be applied to the development of a questionnaire. Through this analysis, irrelevant questions can be eliminated from the final version, helping to categorize questions into different parameters within the questionnaire. Secondly, factor analysis can be used to simplify data, such as by reducing the number of variables in regression models. It analyses the dataset to uncover complex interrelationships among items and to group items that contribute to cohesive concepts. Given its exploratory nature, factor analysis does not distinguish between independent and dependent variables. Instead, it clusters similar variables within the same factor to identify underlying variables, relying solely on the data's correlation matrix (Shreshta, 2021). Acceptance criteria defined for factor analysis:

- Spearman correlation: >0.3
- Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO): >0.5
- Bartlett's Test sig.: <0.05
- Communalities: >0.25
- Goodness of Fit Test: >0.00
- Total Variance Explained: $> 33\%$
- Factor Loadings: > 0.25 (Barna & Székelyi, 2008; Zaman et al., 2020).

Testing for multicollinearity is an essential step in multivariate principal component analysis, as it assesses the strength of relationships (correlation and significance level) between the variables included. Thus, when selecting variables for the study, the goal was to ensure in most cases significant correlation values ($p > 0.3$; $\text{sig} < 0.05$) (Barna & Székelyi, 2008). Due to the use of Likert scale questions in the survey, correlation tests for the ordinal scales were conducted using Spearman correlation (Ritter, 2012; Zaman et al., 2020). In addition to analyzing deviations from a normal distribution, evaluating skewness and kurtosis are also crucial to take into consideration. Skewness and kurtosis provide quantitative measures of nonnormal variation in a statistical series. Skewness indicates the asymmetry of the distribution curve, while kurtosis describes its height or flatness (Bump, 1991). George and Mallery (2010) propose an alternative approach for psychometric applications, such as assessing attitudes and exploring personal characteristics, recommending a cut-off range of $+2$ to -2 for questionnaire surveys. The Kaiser- Meyer- Olkin Measure of Sampling Adequacy (KMO) test is designed to assess whether data are suitable for factor analysis, essentially evaluating sample adequacy. It measures sampling adequacy for each variable in the model as well as for the overall model. The KMO value ranges from 0 to 1. For sample sizes between 100 and 200, an average value between 0.5 and 0.6 is considered acceptable (Tabachnick et al, 2013). Goodness of Fit (GOF) refers to how well a statistical model matches a set of observations. GOF indices provide a summary of the difference between the observed values and the values predicted by the model (Maydeu & Forero, 2010). Cronbach's Alpha is a statistical metric used to evaluate the internal consistency of a test or scale. It ranges from 0 to 1, with higher values indicating stronger internal consistency. Internal consistency reflects how well all items within a test measure the same concept or construct, relating closely to the interrelatedness of the items (Tavakol & Dennick, 2011) For composite indicators created in this process, an alpha value of at least 0.7 is typically required (Peterson, 1994). Bartlett's sphericity test is a statistical tool used to evaluate the overall correlation matrix to determine whether factor analysis is appropriate. It

checks for significant correlations among variables, offering statistical evidence to justify conducting the analysis (Hair et al. 2009).

4. Results

4.1. Descriptive statistics

All together 208 valid and usable answers were considered from which 48.56% of respondents were men and 51.44% women. In the comparison of purchase habits of women and men, it can be seen in Table 1 that 70.5% of online purchasers are women, which indicates that they are more probably influenced by the fashion companies on Instagram.

Table 1: Genders and place of purchase

Gender	Form of purchase		Grand Total
	Offline	Online	
Man	78	23	101
Woman	52	55	107
Grand Total	130	78	208

Source: own elaboration based on questionnaire data

The Table 2 shows the monthly income of respondents and the several categories of fashion items they usually buy. As the table shows there is no such difference in the purchase habits of people having different monthly incomes. In addition, it is also common for both categories that the middle category is the most popular among buyers. This table produced quite interesting results, as we would assume that fewer people with lower salaries (less than 100,000Ft and 100,001-200,000Ft) choose premium category products, while we would have expected a higher number for those with higher earnings (500,001Ft and above), compared to this, the results were very similar in all categories. It can be the result of the influence of social media, the offerings of individuals and the pages of companies, which impresses and encourages Instagram users to buy these products even if their salary does not necessarily justify the purchase of premium clothes. Middle and high category fashion companies are present on social media, such as Tommy Hifiger or Calvin Klein, or the even higher prestige Boss, Gucci or Louis Vutton.

Table 2: Income and category of fashion items purchased

Monthly Income	Categories			Grand Total
	Low category	Middle category	Premium category	
less than 100.000 Ft	9	33	3	45
100.001-200.000 Ft	10	34	3	47
200.001-300.000Ft	5	19	2	26
300.001-400.000Ft	3	16	4	23
400.001-500.000Ft	3	10	3	16
500.001 -	6	21	5	32
Grand Total	36	133	20	189

Source: own elaboration based on questionnaire data

As for the analysis of different generations, it can be said that 73.1% of the respondents belong to generation Z and born after based on data in Table 3. Millennials are the second largest group with 28 respondents and the fillings of the other generations are irrelevantly low, in this way generations were grouped before generation z and generation z and after, as they are in the focus.

Table 3: Generation and purchase place

Generation	Place of purchase		Grand Total
	Offline	Online	
Before 1994	37	19	56
After 1995	93	59	152
Grand Total	130	78	208

Source: own elaboration based on questionnaire data

For the question ‘In what way do you usually purchase products?’ 75.6% of those chosen online shopping belongs to Generation Z and after. This generation is the most affected by the digital world, and it became part of our lives and totally natural to use our mobile phones for nearly

every activity, such as purchase. This generation is not afraid to try new options out that the online world gives and trust social connections built through the internet more.

4.2. Factor analyses

Regarding the results, only the best fitting model is presented. Table 4 reviews the included variables and the resulting factors. The purpose of this is to explore the factors of Instagram's influence on customer intention and their significance.

Table 4: Factors and included items

Factor	Item	Code	Reference
Consumer engagement	1. Fashion brands come with a unique style that distinguishes it from the others. 2. Fashion brands provide good value to its customers. 3. I like and comment on fashion posts on Instagram	CE1 CE2 CE3	Hanaysha, (2016)
Brand awareness	1. Overall, the recommendations and referrals generated by Instagram users are trustworthy 2. Overall, the ratings and reviews generated by Instagram users are 3. Overall I believe the recommendations and referrals generated by Instagram users are relevant. 4. Overall I have positive experience with recommendation of Instagram users 5. Overall the recommendations and referrals strengthen my purchase decisions trustworthy	BA1 BA2 BA3 BA4 BA5	Palmet and Ghasemi (2019) 1)-2) ; 3-5) Own questions based on pilot test
E-WOM	1. I would like to warn others about the poor quality of fashion brands and my bad experience with the brand. 2. I would like to share my positive experience with fashion brands with others. 3. I would like to share my delight at a great purchase from a fashion brand.	EW1 EW2 EW3	Thurau (2004)
Instagram Influencers	1. I make purchase decisions based on recommendations from Instagram influencers. 2. I follow Instagram influencers to discover new products on the market. 3. I actively seek out reviews from Instagram influencers before making a purchase decision. 4. If my favorite Instagram influencers recommend a product, I am more likely to try it	II1 II2 II3 II4	Neil&Nirma 1 (2021)

Source: own elaboration based on questionnaire data

The meaning of the factors can be distinguished based on the variables involved as follows:

- Consumer engagement refers to the interaction between brands and customers on Instagram. It includes the possibility of expressing opinions for customers in various forms (like, comment and sharing) and the visual appearance of brands on social media that distinguish them from each other
- Brand awareness includes the importance of recommendations from other Instagram users that influences purchasing intentions of potential buyers
- EWOM means the different forms of impressing personal preferences, suggesting of products or warning other Instagram users to the bad quality of certain products of brands. It measures how actively the respondents participate in activities like that
- Influencer impact involves all the activities of influencers that can affect the decision making process of Instagram users when it comes to purchasing from a brand

The applicability of the model was proved by verifying compliance with the conditions of the factor analysis.

Table 5: Spearman's correlation values

	CE1	CE2	CE3	BA1	BA2	BA3	BA4	BA5	EW OM1	EWO M2	EWO M3	II1	II2	II3	II4
CE1	1.000														
CE2	,396*	1.000													
CE3	,473*	,589*	1.000												
BA1	,334*	,392*	,513*	1.000											
BA2	,351*	,433*	,476*	,803*	1.000										
BA3	,329*	,380*	,461*	,810*	,756*	1.000									
BA4	,344*	,401*	,416*	,653*	,667*	,741*	1.000								
BA5	,379*	,350*	,488*	,751*	,703*	,819*	,702*	1.000							
EW OM1	,174*	,186*	,245*	,304*	,262*	,324*	,355*	,363*	1.000						
EW OM2	,202*	,214*	,300*	,384*	,283*	,435*	,391*	,424*	,743*	1.000					
EW OM3	,251*	,142*	,259*	,349*	,306*	,392*	,344*	,429*	,596*	,688**	1.000				
II1	,310*	,347*	,406*	,464*	,473*	,498*	,510*	,518*	,265*	,382**	,336**	1.000			
II2	,302*	,295*	,391*	,485*	,478*	,474*	,521*	,536*	,337*	,438**	,404**	,738**	1.000		
II3	,325*	,313*	,448*	,517*	,502*	,496*	,560*	,548*	,332*	,415**	,415**	,768**	,833**	1.000	
II4	,317*	,315*	,419*	,523*	,523*	,523*	,595*	,580*	,305*	,402**	,389**	,732**	,760**	,845**	1.000

Source: own elaboration based on questionnaire data

** Correlation is significant at the 0.01 level

* Correlation is significant at the 0.05 level

The strongest correlation is between II4 and II3 with 0.845. It shows the connection between the impact of influencer recommendations (II3) and willingness to try out products because of a preferred Instagram influencer posted it on his/her profile (II4). The weakest correlation is between EWOM3 and CE2, which defines the low relationship between sharing the positive experience after purchasing a product, with which we are satisfied and the importance of high value that companies provide to customers on Instagram. Multicollinearity does not exist, since none of the values shows a very high correlation (above 0.9), which could distort the results. On the basis of Table 6, it can be determined that the test also meets the conditions of kurtosis and skewness.

Table 6: Skewness and Kurtosis

Variables	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
CE1	-0.336	0.169	-0.487	0.336
CE2	-0.448	0.169	-0.665	0.336
CE3	-0.250	0.169	-0.529	0.336
BA1	-0.071	0.169	-0.851	0.336
BA2	-0.264	0.169	-0.402	0.336
BA3	-0.218	0.169	-0.754	0.336
BA4	0.009	0.169	-0.884	0.336
BA5	-0.320	0.169	-0.791	0.336
EWOM1	-0.111	0.169	-1.237	0.336
EWOM2	-0.194	0.169	-1.172	0.336
EWOM3	-0.147	0.169	-1.287	0.336
II1	0.843	0.169	-0.548	0.336
II2	0.782	0.169	-0.720	0.336
II3	0.679	0.169	-0.879	0.336
II4	0.472	0.169	-1.120	0.336

Source: own elaboration based on questionnaire data

According to the Table 7 the criterias were met with the result of 0.913. Since the significance level ($\text{sig} = 0.000 < 0.05$) is less than 0.05, the observed variables are correlated with each other.

Table 7: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.913
Bartlett's Test of Sphericity	Approx. ChiSquare	2358.179
	df	105
	Sig.	0.000

Source: own elaboration based on questionnaire data

GoF compliance is also performed, because the research results meet the requirements of significance (Table 8).

Table 8: Goodness-of-fit Test

Chi-Square	df	Sig.
58.566	51	0.218

Source: own elaboration based on questionnaire data

As for reliability assessment the study included a total of 15 items, dedicated to Brand Image (BI), Customer Engagement (CE), Influencer Impact (II) and electronic Word of Mouth (eWOM). Table 9 includes the factor weights, loadings, explained variance and Cronbach's Alpha values. Cronbach Alpha meets the requirements as all values are over 0.7 which is already mentioned criteria. Communalities and factor loadings values are also higher than the necessary 0.25, thus meeting the thresholds.

Table 9: Reliability estimates for constructs of the model

Factors	Variance explained	Cronbach's Alpha	Items	Communalities	Factor loadings
CE	23,1163	0,7557	CE1	0,3722	0,5360
			CE2	0,4522	0,6066
			CE3	0,7687	0,7986
BA	20,2252	0,9403	BA1	0,7886	0,7685
			BA2	0,7503	0,7536
			BA3	0,8852	0,8603
			BA4	0,6647	0,6668
			BA5	0,7824	0,7609
EWOM	14,9582	0,8645	EWOM1	0,6359	0,7642
			EWOM2	0,8864	0,8936
			EWOM3	0,5647	0,6807
II	12,3314	0,9252	II1	0,6289	0,6970
			II2	0,7294	0,7586
			II3	0,9059	0,8683
			II4	0,7791	0,7871
	70,631				

Source: own elaboration based on questionnaire data

The total explained variance from the 4 factors is 70.63%, which significantly exceeds expectations (33%). Based on the variance explained the two first factors are the most significant in influencing young customers purchasing intentions by Instagram as customer engagement (CE) and brand awareness (BA) together explains more than half of the total explanation. Based on the two factors, it can be said that interaction with brands and other users is important for those filling out the form, which affects their willingness of purchasing products through Instagram.

In the case of communalities, we examine the effect of the involved variables in terms of their overall effect, regardless of the established factors. In this context, the highest value can be connected to II3 (0.9059) which states that Instagram users actively seek out Instagram influencers' recommendations before making a purchase decision. According to this statement, we can determine that influencers can affect our choices when it comes to purchasing, especially in fields that we are interested in and find these social media personas relevant and truthful. Secondly, EWOM2 (0.8864), which refers to the sharing of positive experiences with a brand with other Instagram users. As previous studies have already declared, the opinion of others is quite crucial for customers when it comes to purchase. As social media sites, like Instagram, primarily were created to build social relations with others not only from our environment but also with others from several locations too, it can be a major variable that influences Instagram users' purchase intentions. Further item with stronger influence (0.8852) is BA3, which is similar to the EWOM2 variable included in the analysis. It states that Instagram users are happy

to share their experiences about certain products and brands so basically this statement shows the strength of social connections from the opposite side. The weakest items in the analysis in context of overall effect are CE1 (0.3722), which refers to the companies' unique style that distinguishes it from other companies featuring, CE2 (0.4522) that contains the effect of the provided values to customers by brands. It might be the reason that people primarily find important social relationships and connections on social media sites such as Instagram.

According to the Table 9 we can see the 4 factors and their items included in each factor. In case of the brand awareness (BA) the strongest variable is BA3 with 0.860. It means that it has the most significant power in this factor. As it refers to the relevance of Instagram user recommendations, many respondents may have chosen this option because Instagram is primarily used to build social connections. People tend to view content and individuals that interest them, making opinions and recommendations shared in this space seem relevant.

Another interesting result from the factor analysis is connected to influencer impact. Here the statement 'I actively seek out reviews from Instagram influencers (II) before making a purchase decision. ' (II3) was the strongest variable with the result of 0.868. It can be argued that how deeply influencers can affect our decision making, as some of them may appear less credible. However, the majority conduct product and service presentations and testing that align with their profile and style, making them far more reliable for most people. In the case of the category of E-WOM, the most powerful element (0.894) was surprising in a way, that most of the people like to share their positive experience with a brand with others (EWOM2). This can encourage others' purchase intentions because, instead of encountering sponsored recommendations on Instagram, people see the opinions of individuals who have personally found certain products and services effective and want to share their experiences with others who have similar interests and connections on social media.

4.3 Nonparametric tests

In the analysis of the place of purchase we have two categories; online (1.) and offline (2.) purchase options. In this topic the first factor shows a difference. According to the Table 10 we can see that the value is under 0.05, which indicates the difference between the two options in case of Brand Awareness (BA) factor. From this result we can assume that those who purchase products online are positively influenced by the recommendation and experiences of others shared on Instagram than people who prefer to buy items in a physical store. Since online

shoppers can not only visit clothing brand pages and purchase products through Instagram but also read other customers' reviews within the same platform.

Table 10: Nonparametric test I. (online: 1; offline: 2 purchase options)

Factor	Category	Mean	Sig.	Name of test
BA	online	0.1757	0.0260	Mann-Whitney test
	offline	-0.1054		

Source: own elaboration based on questionnaire data

Table 11 represents the effect of different brand image (BA) and Customer Engagement (CE) factors. The table clearly represents that those who are having Instagram profiles are positively influenced by BA and CE, while people without an Instagram account are negatively affected by these factors. It can be assumed that BA features, such as other customers' recommendations can affect users' purchase intentions positively. In addition, CE factors also influence customers decision-making and can create brand loyalty.

Table 11: Nonparametric Test II. (Instagram profile)

Factor	Category	Mean	Sig.	Name of test
BA	yes	0.1239	0.0001	Mann-Whitney test
	no	-0.9066		
CE	yes	0.0625	0.020	Mann-Whitney test
	no	-0.4577		

Source: own elaboration based on questionnaire data

Due to the unique style of company pages on Instagram make users easy to sympathize with them, as the designed posts appear during simple use and they easily navigate to the shopping interface. Also, the possibility to like, share and comment companies pictures, stories and videos builds relationships directly with customers, which can also enhance the willingness to engage in online purchase activities.

Table 12: Nonparametric Test III. (Differences in factors between genders)

Factor	Category	Mean	Sig.	Name of test
BA	Woman	0,12385	0.0001	Mann-Whitney test
	Man	-0,9066		
CE	Woman	0,06253	0.0191	Mann-Whitney test
	Man	-0,4577		
EWOM	Woman	0,1757	0.0111	Mann-Whitney test
	Man	-0,1054		
II	Woman	0,1757	0.0001	Mann-Whitney test
	Man	-0,1054		

Source: own elaboration based on questionnaire data

According to Table 12 it is visible that men are negatively affected by the various factors of the analysis while women are positively influenced by brand awareness, customer engagement, eWOM and influencer impact as well. It can be explained by the fact that fashion is a favourable topic by women, rather than man.

5. Discussion

Recent studies state the brands social media marketing activities (SMMA) is essential to build out a close and intimate relationship with customers and consumer loyalty (Khan, I. (2022). Others show that it also helps in brand preference, willingness to pay a premium price, loyalty, and brand awareness (Kim & Lee, 2019). The research also supports this statement, since there was no particular difference between the respondents with different incomes, they buy medium and premium clothing items in the same proportion according to Table 7. In addition, brand awareness was one of the most significant factors in this study, such as it was highlighted in Kim and Lee's research as well. According to previous research (Djafarova & Bowes, 2021). most female participants confirmed purchasing more fashion items on impulse due to Instagram. It is also validated based on the questionnaire results, which shown that more females purchase online with 70.5 % and just the remaining 29.5% of online buyers were men. The other topic investigated is the effect of recommendations on customer decision-making. User-generated content (UGC) is perceived more positively and leads to higher purchase intentions. UGC, defined as content posted by users on social networking sites, is widespread on Instagram, with 67% of Generation Z consumers posting photos or videos at least once a week (King, 2019). This has changed consumer behavior, as users influence others by sharing images of their purchases and offering recommendations. In parallel with King's findings, results of the questionnaire also stated that people like to provide and receive information on

fashion items with other social media users, specifically Instagram users. Not to mention that most of the respondents belong to generation Z in case of this study too.

According to EWOM, (Alghamdi & Bogari, 2020)., the significance of word of mouth (WOM) in affecting consumers to give feedback and evaluate products was highlighted. WOM was found to be quite effective in motivating purchase decisions. In this research the factor of EWOM was also significant in shaping purchasing intentions of young Instagram users.

As previously stated by another research, an influencer perceived as credible, can significantly impact the purchase behavior and willingness to buy among target groups, due to their perceived competence and trustworthiness (Venciute et al, 2023). As a result of the factor analysis, one of the determining factors was the influencer effect. People consider the recommendations of influencers before making a decision.

6. Conclusion

As social media sites, like Instagram and the importance of fashion is getting more and more a central theme nowadays, Instagram users and companies as well need to consider the effects of Instagram marketing features that can affect customers evaluation, and purchase intentions, especially in case of younger generations, such as generation Z. The aim of this paper was to find answers for the following questions:

- In what ways can Instagram influence users' purchase decisions (in fashion)?
- Men or women are more likely to be affected by practices of companies using Instagram as a marketing tool?

Based on the literature review and the primer research we can differentiate 4 factors that seemed to be the most significant according to the responses. These are brand awareness, customer engagement, E-WOM and influencer impact. However, companies are suggested to focus on brand awareness and customer engagement more, based on the received answers. A unique design in posts, possibility of direct interactions with businesses and the reviews of other customers are the most important features a fashion company needs to accomplish to be successful on the site of Instagram. It provides them an advantage compared to competitors if they are able to grab Instagram users' attention with their various posts, interact with them and share other customers' opinions in order to build customer loyalty at a low cost, as social media sites are the possibly lowest price places to do marketing activities. As fashion is getting more and more important, attracting potential and old customers is essential for company success. Naturally, women are more involved in these online purchase activities, so they are more likely

to be influenced by the previously mentioned factors. In addition, it has also been proven that Generation Z is the age group most affected by this topic, so it is worth focusing on their answers and preferences the most. Based on the present results, brands should pay the most attention to the recommendations of their customers, as this is one of the strongest factors influencing other users. They can increase the interactivity of the followers, for example, with prize games, which are announced among those who post about the products they have purchased.

6.1. Limitations and future research directions

Given that this analysis considered only four variables, other factors likely influence purchasing intention as well. Also it is important to mention that currently in Hungary, shopping for fashion items through Instagram is in its infancy. Furthermore, recent changes to the Instagram platform, along with the rise of new social media platforms like TikTok, present valuable opportunities for future research on young adult consumer behavior and decision-making within these applications. A notable limitation of this study is the young age of Generation Z, which can affect their capacity to participate in research studies. As Generation Z matures and remains a prominent presence on social media, future research may reveal different patterns in purchasing and post-purchase evaluation behaviors across generational cohorts compared to the findings in this study.

While the sample size meets the conditions for statistical reliability to conduct the necessary tests and achieve the research objectives, it remains small relative to the overall customer base. It is also important to highlight that the research is not representative, and it is definitely a crosssectional study, meaning that it shows the results of a given specific time and place, and as it does not follow subjects over time, it cannot establish causation, only correlations or associations. In addition, factors and included variables may differ when examining different customer groups (e.g.: foreign customers). In future research representativeness can be increased and similar study can be suggested to specific brands on their own customer base. Further research is also necessary to identify the factors that might foster a stronger positive attitude toward customers' intended behavior, as well as those that might lead to a negative attitude. This understanding will help marketers and entrepreneurs determine which types of social media marketing tools to choose to promote and which to avoid in their social media

marketing efforts. In the case of Hungarian companies, it can lead to competitive advantage if they find the right tools to influence purchase intentions of users through Instagram.

7. Summary

This study aimed to explore the impact of Instagram usage on consumer purchasing behavior, focusing on whether social media-driven purchases, especially through Instagram, are becoming more popular among younger generations. This phenomenon presents a unique opportunity for companies to cultivate relationships with customers and engage with them in a novel way. Social media platforms offer a space for individuals and organizations to share information, showcase products, provide feedback, and express opinions through diverse visual communication channels, such as live videos, stories, and posts (Alghamdi & Bogari, 2020). The younger generations demonstrate a clear preference for Instagram over Facebook (Mogaji et al., 2016). The platform offers a multitude of possibilities for companies, celebrities, influencers, and other users to promote products and services through visual communication. Instagram has become a key platform for influencing consumer perceptions, shaping decisionmaking processes and fostering virtual communities where individuals actively share information (Saepudin, 2023). During the comparison of primer research with previous findings, new insights gained from a questionnaire completed by Hungarian university citizens about their Instagram usage and purchase habits. To convert these answers into usable information, descriptive statistics and factor analysis were used. Difference between women and men were analysed, as well as the contrast between the answers from generations before generation Z and after. In conclusion it can be determined that women are more likely to be influenced by the factors of Instagram, and Generation Z's purchasing intentions are more likely to be affected. The strongest factors according to impact were customer engagement and brand awareness which indicates that the most important for Instagram users is to directly interact with brands and to get recommendations from other users of the social networking site. However, EWOM and influencer impact are also important for companies to deal with to enhance their social media presence.

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</div>9. APPENDIX

Questionnaire	Answer options					
1. Milyen formában szokott ruházati cikkeket vásárolni? <i>In what way do you usually purchase fashion items?</i>	online	offline				
2. Rendelkezik instagram profillal? <i>Do you have an Instagram profile?</i>	Igen/ Yes	Nem/ No				
3. Követ divatmárkákat az Instagramon? <i>Do you follow fashion brands on Instagram?</i>	Nemzetközi divatmárkákat követek/ <i>I follow international brands</i>	Hazai divatmárkákat követek/ <i>I follow Hungarian brands</i>	Mindkettőt követem/ <i>I follow both international and Hungarian brands</i>	Nem követek divatmárkákat / <i>I do not follow fashion brands</i>		
4. Vásárolt e termékeket vagy szolgáltatásokat az Instagram hatására? <i>Have you made purchase affected by Instagram?</i>	Termékeket vásároltam / <i>I purchased products</i>	Szolgáltatásokat vásároltam / <i>I purchased services</i>	Mindkettőt/ <i>I purchased both</i>	Egyiket sem/ <i>I did not purchase anything</i>		
5. A vizuális tartalom nagyon hasznos és gyakorlati tudásforrás a divatmárkákról és termékeikről. <i>Visual content is useful and provides practical knowledge on fashion brands' products</i>	Likert skála / <i>Likert scale from 1-5</i>					
6. Ruhákat vagy kiegészítőket vásárol szívesen az Instagram felületén keresztül? / <i>Do you purchase clothes or accessories?</i>	Ruhákat/ <i>Clothes</i>	Kiegészítőket/ <i>Accessories</i>	Mindkettőt/ <i>Both</i>	Semelyiket/ <i>None of them</i>		
7. Milyen kategóriájú ruházati cikkeket vásárol leggyakrabban online? / <i>In what category do you purchase fashion items?</i>	Alacsony kategória/ <i>Low category</i>	Középkategória/ <i>Middle category</i>	Premium kategória/ <i>Premium category</i>			
8. Követi Ön a Tommy Hilfiger Instagram oldalát? / <i>Do you follow Tommy Hilfiger on Instagram</i>	Igen/ Yes	Nem/ No				
9. Követi Ön a DRK hazai divatmárka Instagram oldalát? / <i>Do you follow DRK on Instagram</i>	Igen/ Yes	Nem/ No				

10. A divatmárkák vizuális tartalmi folyamatosan tájékoztatnak az újdonságokról. / <i>The visual content of brands inform me continuously about the latest products</i>	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					
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11. A vizuális tartalmak segítenek abban, hogy mely divatmárkák rendelkeznek az általam keresett funkciókkal. / <i>Visual content helps to find brands that are indentified by the functions searched by me</i>	Likert skála / <i>Likert scale from 1-5</i>					
12. A vizuális tartalom releváns információkat nyújt a divatmárkák termékeiről és áráiról. / <i>Visual content provides relevant information about fashion brands products and prices</i>	Likert skála / <i>Likert scale from 1-5</i>					
13. A divatmárkák vizuális tartalmait szórakoztató nézni és megismerni. / <i>Fashion brands visual content is entertaining to know</i>	Likert skála / <i>Likert scale from 1-5</i>					
14. A vállalkozások bejegyzéseket hoznak létre kérdésekkel, amelyek segítenek az ügyfeleknek megosztani az élményeiket a termékekkel kapcsolatban. / <i>Brands can create posts with questions, which helps customers to share their experiences with the products</i>	Likert skála / <i>Likert scale from 1-5</i>					
15. Reagálhatok a termékekre, miközben vásárolok az Instagramon. / <i>I can react to products on Instagram</i>	Likert skála / <i>Likert scale from 1-5</i>					
16. A divatmárkákat stílusos és trendi képekkel társítom. / <i>I associate fashion brand with unique and trendy pictures</i>	Likert skála / <i>Likert scale from 1-5</i>					
17. Az egyes divatmárkák termékei jellegzetesek, és más márkákkal nem összetéveszthetőek. / <i>Products of different fashion brands are characteristic and indivisible</i>	Likert skála / <i>Likert scale from 1-5</i>					

18. A divatmárkák egyedi stílussal rendelkeznek, amely megkülönbözteti őket a többitől. /	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					
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<i>Fashion brands own a unique style, which differentiates them from other brands</i>						
19. Az Instagramon a divatmárkák jó minőséget biztosítanak ügyfelei számára. / <i>Fashion brands provide a good quality for their customers on Instagram</i>	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					
20. Szokott-e reagálni a divatbejegyzésekre az Instagramon? / <i>Do you react to fashion posts on Instagram?</i>	Igen/ <i>Yes</i>	Nem/ <i>No</i>				
21. Milyen módon reagál a divatbejegyzésekre leggyakrabban? / <i>How do you usually react to these posts?</i>	Likeolom / <i>Like</i>	Történetreakciót küldök/ <i>I react to the story</i>	Megosztom / <i>Share</i>	Hozzászóllok/ <i>Comment</i>		
22. Megvan a motivációm, hogy pozitívan foglalkozzak a divattal az Instagramon./ <i>I have the motivation to positively deal with fashion on Instagram</i>	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					
23. Összességében, az Instagram felhasználók ajánlásait és visszajelzéseit megbízhatónak tartom./ <i>Overall I find the recommendation of Instagram users trustworthy</i>	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					
24. Összességében jó tapasztalataim voltak az Instagram felhasználók ajánlásait és visszajelzéseit illetően./ <i>Overall I have positive experience with other Instagram users recommendations and feedbacks</i>	Likert skála / <i>Likert scale</i> <i>from 1-5</i>					

25. Összességében relevánsnak tartom az Instagram felhasználók ajánlásait és visszajelzéseit. / <i>Overall I find relevant the Instagram users recommendations</i>	Likert skála / <i>Likert scale from 1-5</i>					
26. Összességében az Instagram felhasználók ajánlásait és visszajelzéseit megerősítik a vásárlási döntéseimet / <i>Overall the recommendations and</i>	Likert skála / <i>Likert scale from 1-5</i>					

<i>feedbacks of Instagram users strengthen my purchase decisions</i>						
27. Összességében, a véleményeket és értékeléseket az Instagramon egy adott márkáról megbízhatónak tartom. / <i>Overall, I trust the opinions and ratings on Instagram about a brand</i>	Likert skála / <i>Likert scale from 1-5</i>					
28. Szeretek figyelmeztetni másokat a divatmárkák rossz minőségére és a márkával kapcsolatos rossz tapasztalataimra. / <i>I like to warn others about a brands poor quality and bad experiences</i>	Likert skála / <i>Likert scale from 1-5</i>					
29. A divatmárkákval kapcsolatos pozitív tapasztalataimat szeretném megosztani másokkal is. / <i>I like to share my positive experiences about a brand with others</i>	Likert skála / <i>Likert scale from 1-5</i>					
30. Örömmel osztom meg másokkal, amikor egy nagyszerű terméket. / <i>I like to share my delight when I purchase a great product</i>	Likert skála / <i>Likert scale from 1-5</i>					
31. Szeretek kapcsolatban állni a divatmárkák más vásárlóival. / <i>I like to be in contact with brands other customers</i>	Likert skála / <i>Likert scale from 1-5</i>					

32. Mi a véleménye az Instagramon keresztül történő vásárlásról?/ <i>What do you think about purchasing through Instagram?</i>	Likert skála / <i>Likert scale from 1-5</i>					
33. Az Instagram áruház felületén vásárolt-e már ruházati terméket?/ <i>Have you made purchase through the shopping site of Instagram?</i>	Igen/ <i>Yes</i>	Nem/ <i>No</i>				
34. Vásárlási döntéseket az Instagram influencerek ajánlásai alapján hozok / <i>I make purchase decision based on Influencer recommendations</i>	Likert skála / <i>Likert scale from 1-5</i>					
35. Azért követem az Instagram influencereket, hogy új termékeket fedezzek fel a piacon. / <i>I follow instagram influencers to discover new products on the market</i>	Likert skála / <i>Likert scale from 1-5</i>					
36. Vásárlási döntéseimet segítik az Instagram influencerek ajánlásai./ <i>Influencer recommendations help my purchase decisions</i>	Likert skála / <i>Likert scale from 1-5</i>					
37. Ha kedvenc Instagram influencereim ajánlanak egy terméket, akkor nagyobb eséllyel kipróbálom. / <i>If my favourite Instagram influencers recommend a product, it is more likely that I try it out</i>	Likert skála / <i>Likert scale from 1-5</i>					
38. Mi az Ön neme?/ <i>What is your gender?</i>	Nő/ <i>Female</i>	Férfi/ <i>Male</i>				
39. Mi az Ön legmagasabb iskolai végzettsége?/ <i>What is your highest education?</i>	Általános iskola/ <i>Primary school</i>	Közéiskola/ <i>Secondary School</i>	High School/ <i>Főiskola</i>	Egyetem/ <i>University</i>	PhD	
40. Mi az Ön lakhelye? / <i>Where do you live?</i>	Főváros/ <i>Capital</i>	Vármegye székhely/ <i>County</i>	Város/ <i>City</i>	Község/ <i>Village</i>		
41. Melyik generációba tartozik? / <i>To which generation do you belong to?</i>	1946-1964	1965-1979	1980-1994	1995-2009	2010-	

42. Melyik kategóriába tartozik Ön havi jövedelme alapján? / <i>Which category do you belong to according to your income?</i>	-100.000	100.001- 200.000	200.001- 300.000	300.001- 400.000	400.001 - 500.000	500.001 -
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