Factors Building Consumer Trust in Instagram Stores and the Influence of Trust in Instagram Stores on Purchasing Intention*

Yesevi Alperen Yasa[1] 📷, **Ruziye Cop[2]** 📷

Abstract: *That Instagram is one of the most used social media platforms around the world which makes this application also one of the largest global markets in the world. People or businesses may easily set up a virtual store by employing the application Instagram. However, in order to achieve success in Instagram, it is necessary to gain the trust of consumers just like in e-commerce sites. The aim of this study is to determine factors forming the trust in Instagram stores and effect of the trust in Instagram stores on the purchase intention. Within this scope, 439 people were surveyed, which were selected by means of convenience sampling method, are Instagram users. Variance-based structural equation modeling was employed for analyses. In the conclusion of analyses carried out, it was detected that factors pertaining to the propensity to trust, customer endorsement, user likes and the number of followers, the perceived integrity, perceived benevolence, and perceived competence of an Instagram vendor have an effect on the trust of consumers in Instagram stores. Furthermore, it was concluded that the trust in Instagram stores had an effect on the purchase intention of users from Instagram stores.*

1. Introduction

Social media is a platform that facilitates multidirectional communication and one where users can perform many real-life activities such as socializing in a virtual environment. With social media being able to embrace real life so genuinely, businesses have felt the need to gain a place in social media such that not only businesses but also individuals have become involved in social commerce, and "virtual social stores" that are present only in social media have emerged.

Instagram is one of the social media platforms with the greatest number of virtual social stores (Bohra & Bishnoi, 2016; Özeltürkay, Bozyiğit, & Gülmez, 2017). As of June 2018, there were more than one billion active Instagram users worldwide (Statista, 2018), making it one of the largest global markets. With more than 52 million users as of January 2022, Turkey ranks the sixth in terms of number of users in this huge virtual market (Statista, 2022). In much the same way as the rest of the world, businesses and individuals in Turkey wishing to benefit from the ever-growing virtual consumer market are setting up virtual Instagram store accounts. Furthermore, creating an Instagram store is easy, at almost no cost or technical knowledge

[1] Res. Asst., PhD. Student, Marmara University, Faculty of Business, Department of Business Administration, Istanbul, Turkiye, alperen.yasa@marmara.edu.tr (Corresponding Author)
[2] Prof., PhD., Abant Izzet Baysal University, Faculty of Economics and Administrative Sciences, Department of Business Administration, Bolu, Turkiye, cop_r@ibu.edu.tr

(Bohra & Bishnoi, 2016; Che, Cheung, & Thadani, 2017). Hence, Instagram creates a very attractive virtual retailing platform for individuals as well as businesses.

Perhaps the greatest obstacle in the way of individuals and businesses with Instagram stores is ensuring consumer trust. Issues such as the atmosphere of uncertainty and risk on the Internet, the lack of legal measures to protect customer rights, and the lack of physical contact between consumer, seller, and the product (Gefen, 2000; McKnight & Chervany, 2001; Yoon, 2002) may cause a lack of trust among consumers wishing to make purchases on Instagram. Previous studies have revealed the determining effect of trust on purchasing intention (Gefen, 2000; Yoon, 2002; Büttner & Göritz, 2008; Hung, Cheng, & Chen, 2012; Er & Erçin, 2016). In the absence of consumer trust, Instagram stores are at risk of selling fewer or no products. Within this context, it is thought that Instagram stores should focus on building consumer trust in order for consumers to shop from Instagram.

This study deals with the theory of trust and aims to develop the theory of perceived trustworthiness, developed by Mayer, Davis and Schoorman (1995), for Instagram stores. At this point, the main question that the research focuses on is the question of what are the factors that build trust in Instagram stores. Previous research has proven that a vendor's trustworthiness affects trust in the vendor. However, Instagram cannot provide consumers with the convenience of face-to-face shopping. That's why Instagram vendors look for tools and Instagram-specific ways to build trust. In the literature, the factors that build trust in the online store (Ang, Dubelaar & Lee, 2001; Lee & Turban, 2001; Cheung & Lee, 2001; McKnight & Chervany, 2001) and Instagram store are discussed (Bohra & Bishnoi, 2016; Che et al., 2017). However, surprisingly, very few studies have been found examining the effect of virtual store features on trust (Rafinda, Suroso & Purwaningtyas, 2018), moreover, no studies were found that predicted trust in all aspects. In other words, while other studies have examined the antecedents that build trust in the store, they have not considered store characteristics, vendor characteristics, person's disposition, and transferability concepts together. Using the theory of trust, this study deals with the antecedents that affect trust as benevolence, integrity, and ability, from the perspective of interpersonal psychology. Based on the literature, it refers to the transferability of trust and argues from previous studies that key opinion leader (KOL) endorsement and customer endorsement play a role in building trust (Kini & Choobineh, 1998; McKnight & Chervany, 2001; Stewart, 2003). In addition, from a psychological perspective, based on Hofstede (1980)'s theory of culture, it is argued that the individual's background has an effect independent of the environment in establishing trust. However, studies examining trust in the online store have drawn attention to the importance of concepts such as reputation and store size (Jarvenpaa, Tractinsky & Vitale, 2000). As mentioned above, this study suggests that "user likes and number of followers (ULNF)" and visual image should be among the trust precursors specific to Instagram. Therefore, one of the sub-objectives of the study is to reveal the antecedents that build trust in Instagram stores and their effects on trust.

The ultimate purpose of vendors and for-profit stores is the consumer's purchasing behaviour. Therefore, another issue that needs to be addressed together with the antecedents of trust is the consequences of trust. Researchers who developed the theory of trust in relationship marketing, B2B marketing, online marketing and finally social media marketing determined the relationship between trust and purchase intention. In this direction, another sub-purpose of the study is to reveal the effect of trust on purchase intention. Thus, this current study contributes to the consumer behavior and virtual retailing literature by developing the theory of trust, revealing the antecedents and consequences of trust. The results of this study are especially guiding in explaining how Instagram stores should be managed and emphasize the points that should be considered in the consumer's purchasing journey.

In order to realize the purpose of the study, firstly, social media and Instagram-specific features are explained. Then, based on a detailed literature review, the theory of trust is put forward and the basis of the hypotheses is stated. Third, the research method, measurement tool and sample selection method are explained. Fourthly, the analysis method and analyses are discussed. The last section includes discussion, conclusions, and recommendations.

2. Literature Review and Conceptual Framework

2.1. Social Media, Instagram, and Instagram Stores

The term social media encompasses online tools and websites that enable users to interact with each other by sharing knowledge, opinions, and points of interest (Onat, 2010). Kaplan and Haenleine (2010: 61) define social media as the group of Internet-based applications that enable creation and dissemination of user-generated content (UGC) and that constitute the ideological and technological basis for Web 2.0. People use social media to share their opinions, experiences, and perspectives through various messages or images and to keep in touch (Eraslan & Eser, 2015).

The presence of so many users in this new media that enables multidirectional communication and that is dominated by polyphony makes social media marketing activities possible, as the immense amounts of data created by these users can be both influential and processed, and the platform can be used at almost no cost. Therefore, the term social media marketing emerged in response to these facts. Social media marketing is a rapidly growing method whereby businesses can reach their intended audiences easily. It primarily involves sharing content, video, and images on social networks for the purposes of marketing (Kaur, 2016). Hence, social media marketing can be defined as the use of social media technologies, channels, and software by an organization in order to create, communicate, explain, promote, and change offers that could add value to all of its stakeholders (Tuten & Solomon, 2017). Instagram is one of the most commonly used platforms for social media marketing.

Instagram was developed for mobile phones in 2010 by Kevin Syostrom and Mike Krieger as an easy-to-use application that puts Polaroid and digital effects together. Initially a photo-sharing platform, Instagram was first made available for iOS operated mobile devices and was integrated into Android cell phones. The considerable user interest it attracted prompted Facebook to buy it (Hu, Manikonda, & Kambhampati, 2014; Çetinkaya & Özdemir, 2014; Deniz, Derici & Kılıç, 2018). Basically, Instagram is a social network and user-created content (UCC) application whereby users create a profile, form a network by following others, share photos and videos, and interact with other users through likes, comments, or direct messages.

The fact that Instagram is free for use and allows businesses to reach a wider community has prompted individuals and businesses to create pages where they promote and sell their products (Bohra & Bishnoi, 2016; Özeltürkay, Bozyiğit, & Gülmez, 2017), introducing virtual and social Instagram stores. Individuals and businesses aiming to make sales create free accounts, upload images of their products, write detailed descriptions and explanations below, and try to persuade consumers to buy their products. Consumers, on the other hand, generally show their interest in a given product by liking it, writing comments below the posts, or sending direct messages to the Instagram store (Bohra & Bishnoi, 2016; Vionasafira & Sjabadhyni, 2018).

2.2. Theory of Trust

The concept of "trust", first studied in military organizations in the late 1950s, is defined as "one's belief that a future event will have positive consequences, even when one expects it to have negative consequences" (Deutsch, 1958: 266). Several studies have pointed out that trust increases one's vulnerability to another. For instance, Mayer, Davis and Schoorman (1995: 712) define trust "as willingness of a party to be vulnerable to the action of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party". Similarly, Mishra (1996: 265) suggests that "trust is a party's willingness to be vulnerable to another party based on the belief that the other party is competent, open, concerned, and reliable". Cummings and Bromiley (1996: 304) highlight mutual belief of the parties, and suggest that in the case of trust, an individual or a group of individuals believe that another individual or group makes good-faith efforts to behave in accordance with any explicit or implicit commitments, is honest in whatever negotiations preceded such commitments, and does not take excessive advantage of others even when the opportunity is available.

Focusing on building a theory of trust in organizations, Mayer et al. developed a three-dimensional structure of reliability in 1995, based on the previous study of trust theorists. These dimensions were based on interpersonal psychology and consisted of benevolence, integrity, and ability. Besides, according to Mayer et al. (1995), one's own propensity to trust was another factor that built trust in anything. This work was ground-breaking for researchers focusing on trust theory. Marketing, an eclectic science, quickly used this constructed theory as a middle-range theory. First of all, the theory discussed in business-to-business marketing and relationship marketing pointed out the factors that enable people to trust each other. Subsequent studies carried the trust process between the seller and the buyer online. Lee and Turban (2001) developed Mayer et al. (1995)'s theory, revealing that these characteristics of the online seller will build trust with the buyer. Similar studies based on this study strengthened the empirical basis of the theory (Lauer & Deng, 2007; Hwang, 2009; Hwang & Lee, 2012). Few studies have addressed the status of the online store (). Che et al. (2017) made an attempt to demonstrate the contribution of third parties in building trust. However, these studies underestimated an Instagram store's contribution to building trust. This study focused on developing the theory of trust to include this contribution, as will be presented later.

2.2.1. Online Trust

Taking all of the definitions above into consideration, it can be emphasized that trust is a concept that is part of daily life and that underlies all relationships. Trust in online shopping began to attract attention of scholars particularly in the late 1990s and early 2000s, when e-commerce web sites and online shops became more prevalent (Kini & Choobineh, 1998; Wang, Lee & Wang, 1998; Gefen, 2000; Jarvenpaa, Tractinsky & Vitale, 2000; Ang, Dubelaar & Lee, 2001; Lee & Turban, 2001; Cheung & Lee, 2001; McKnight & Chervany, 2001; McKnight, Choudhury & Kacmar, 2002). One of the reasons for the extensive research on online trust is the atmosphere of uncertainty and complexity on the Internet (Gefen, 2000). For many consumers, e-commerce represents an excursion beyond the unknown into the unknowable (McKnight & Chervany, 2001). Trust makes it possible to form and sustain relationships in this atmosphere of uncertainty and complexity (Gefen, 2000; Gefen, Karahanna & Straub, 2003; Durkan, Durkin & Gillen, 2003).

Reichheld and Schefter (2000: 106) highlight the importance of trust in online shopping with the following statement: "Price does not rule the Web; trust does." In an environment with no personal contact, making online purchases can be possible only through the presence of trust (Salo & Karjaluoto, 2007: 612). Only when consumers trust virtual retailers and their promises can they carry out online transactions and make purchases. For instance, ordering a product from a virtual shop is only possible when consumers trust the business, as it is not possible for them to see the product beforehand, or to examine the product (Büttner & Göritz, 2008: 36). In this case, the purchase is made with the expectation that the other party will have positive intentions and actions, even though it is clearly known that the other party cannot be observed or inspected (Mayer et al., 1995; Rousseau et al., 1998). The uncertainty and complexity of the online environment also manifests itself on Instagram, one of the most widely used social media applications. Therefore, when the significance of trust put forward by several studies on online trust (Gefen, 2000; Reichheld & Schefter, 2000; Salo & Karjaluoto, 2007; Büttner & Göritz, 2008) is taken into consideration, it can be suggested that trust is "an indispensable factor for making purchases from Instagram stores".

2.2.1.1. Perceived Trustworthiness

Explaining factors that build trust, Mayer et al. (1995) suggest that one reason for the trust of one party in another may be related to the characteristics of the other. According to this approach, which was first examined within the theory of interpersonal trust, one perceives another's trustworthiness according to that person's characteristics. Many of the studies on businesses' perceived trustworthiness have been based on the model proposed by Mayer et al. (1995), and focused on benevolence, ability, and integrity as the three traits a given online retailer needs to have (Lee & Turban, 2001; Lauer & Deng, 2007; Hwang, 2009; Hwang & Lee, 2012). Benevolence can be defined as the trustor's belief that the trustee would act to the benefit of the trustor, rather than maximizing its own interests (Lee & Turban, 2001: 78). Integrity is the trustor's perception that the trustee will be honest and will adhere to the set of principles that the trustor finds acceptable (Lee

& Turban, 2001: 78). Ability is defined as "the group of skills, competencies, and characteristics that enable a party to have influence within some specific domain" (Mayer et al., 1995: 717).

Lee and Turban (2001) suggested that the perceived benevolence, perceived integrity, and perceived ability of a vendor are factors that could influence trust in online shopping. Lauer and Deng (2007) examined these three factors and revealed that each of these factors separately influences consumer trust in an online shopping website. In addition, there are many studies in the relevant literature that have reported significant relation between perceived integrity and trust (Lee & Turban, 2001; Cheung & Lee, 2003; Connoly & Bannister, 2008), between perceived benevolence and trust (An & Kim, 2008), and between perceived ability and trust (Connoly & Bannister, 2008). Building on the literature on the subject, Che et al. (2017) investigated the effects of perceived benevolence, integrity, and ability of Instagram vendors on trust and found that while perceived benevolence and integrity influenced trust in Instagram vendor positively, there was no significant relation between the perceived ability of the vendor and consumer trust. In line with the relevant literature, the present study suggests that the perceived benevolence, integrity, and ability of the vendor would influence consumers' trust towards the Instagram store.

H₁: The perceived benevolence of the Instagram vendor exerts a positive and significant effect on consumers' trust towards the Instagram store.

H₂: The perceived integrity of the Instagram vendor exerts a positive and significant effect on consumers' trust towards the Instagram store.

H₃: The perceived ability of the Instagram vendor exerts a positive and significant effect on consumers' trust towards the Instagram store.

2.2.1.2. Visual Image

The inability of buyers to have direct contact with vendors and to examine the product on e-commerce and social commerce websites increases the importance of visuality and design (Li & Yeh, 2010: 674). The use of bright colours and sharing eye-catching content, such as animated graphics, can make a significant impression on users, particularly during their first time visiting the web page (Shaouf, Lü & Li, 2016). According to Singh and Dalal (1999), designing effective websites to communicate effective messages is a key ingredient in creating an ideal customer. Similarly, Li and Yeh (2010) suggested that designing effective websites could eliminate the disadvantages of physical distance and increase consumer trust in virtual shopping.

Many studies have revealed the effectiveness of visuality and design in e-commerce and social commerce websites in forming trust (Li & Yeh, 2010; Harris & Goode, 2010; Ayazlar & Yüksel, 2012). The same can be suggested for Instagram stores (Wallsbeck & Johansson, 2014; Özeltürkay et al., 2017; Rafinda, Suroso & Purwaningtyas, 2018; Yılmazsoy, 2019). Özeltürkay et al. (2017) found that "realistic product images" were among the expectations of consumers from a business. Wallsbeck and Johansson (2014) found that most consumers preferred pictures of products rather than videos in product introductions. Rafinda et al. (2018) suggested that visual quality of an Instagram store is among the factors that build trust in the vendor. Based on the aforementioned reports indicating the impact of visuality and design on trust, visual image can be expected to influence consumer trust towards Instagram stores.

H₄: Visual image exerts a positive and significant effect on consumers' trust towards the Instagram store.

2.2.1.3. User Likes and the Number of Followers

The relation between perceived size and trust has been frequently studied in research aiming to determine the factors forming trust in online shopping (Jarvenpaa et al., 2000; Koufaris & Hampton-Sosa, 2004; Teltzrow, Meyer & Lenz, 2007; Hung et al., 2012; Er & Erçin, 2016). Perceived size can be defined as consumers' perception of the size of a business of a store (Jarvenpaa et al., 2000; Koufaris & Hampton-Sosa, 2004). Factors such as number of customers, number of visitors, range of products, and stock size can influence the perceived size of a virtual store (Hung et al., 2012; Er & Erçin, 2016). Virtual retailers with no

physical presence become more visible in the virtual world as they acquire more visitors and users, and gain consumer trust by creating the perception that they are large businesses (Er & Erçin, 2016). In much the same way, it can be thought that the numbers of likes and followers could influence consumers' perception of the size of the store.

Sebastianelli and Tamimi (2017) suggested that having many online reviews increases trust, and Rafinda et al. (2018) found the number of followers to be one of the factors influencing trust. Hong and Cameron (2018) claimed that likes may manipulate consumer perception. In addition, Onurlubaş and Öztürk (2018) found that user likes and the number of followers (ULNF) influences purchasing intention. Based on the previous reports, it can be assumed that ULNF may influence consumers' trust towards Instagram stores.

H₅: ULNF exerts a positive and significant effect on consumers' trust towards the Instagram store.

2.2.1.4. External Environment

Sociologists, economists, and marketing experts suggest that trust can be transferred (Stewart, 2003: 6). People or groups that have some experience assist in consumers' building of trust in the product provider by transferring their experience (McKnight & Chervany, 2001; Che et al., 2017).

With the introduction of e-commerce and social commerce, the need for information, confirmation, and legal signs obtained from the environment has increased due to the atmosphere of uncertainty in these mediums. In much the same way as daily life, external environment is one of the factors in the building of trust in virtual life (Cheung & Lee, 2001). External environment contributes to our belief in the trustworthiness of the system by providing information on several aspects of the Internet itself or the actors within it, thus influencing trust (Kini & Choobineh, 1998). Consumers do not have the chance to examine the products they wish to buy online beforehand. Thus, they need the reviews of third parties in order to trust a website or an Instagram store (Che et al., 2017).

Taking into consideration the unique dynamics of Instagram, the present study focuses on two main "third parties" that facilitate the building of consumer trust in businesses, namely "social media celebrities that include thought leaders that have gained approval to some extent and traditional and new-media key opinion leaders (KOL)" and other consumers on the same platform. Therefore, in the following section it is aimed to explain the effects of KOL endorsement and customer endorsement on trust.

Consumers that cannot examine the products they wish to buy rely on the reviews of third parties, particularly in the context of online shopping (Che et al., 2017). Product reviews make it possible to transfer trust (McKnight & Chervany, 2001; Stewart, 2003). Erdoğan (1999) suggested that people that are deemed to be trustworthy among the general public could influence consumers' attitudes, behaviour, belief, or ideas. These opinion leaders called KOL in Instagram as well as celebrities may be thought to influence consumer trust in Instagram stores.

H₆: KOL endorsement exerts a significant positive effect on consumers' trust in the Instagram store.

The possible negative effects of the physical distance between the product and the retailer and the buyer (Yoon, 2002) are claimed to be overcome so as to build trust through the endorsement of the shop, product, or the shopping website by consumers that use the same platform or that bear similarities in terms of their fields of interest or cultural background (Smith, Menon & Sivakumar, 2005; Sia, Lim, Leung, Lee & Huang, 2009; Che et al., 2017). Fırat (2018) found that consumer endorsement on Instagram could influence purchasing intention, which has been shown to arise due to consumer trust. Che et al. (2017) suggested that customer endorsements on Instagram play a significant role in consumers' trust in the Instagram store. Based on the aforementioned findings, customer endorsement could be thought to influence consumers' trust in an Instagram store.

H₇: Customer endorsement exerts a significant positive effect on consumers' trust in the Instagram store.

2.2.1.5. Propensity to Trust

Propensity to trust is a feeling, belief, and expectation influenced by one's experience, cultural environment, and psychological development (Lewicki & Bunker, 1995; Kini & Choobineh, 1998; Cheung & Lee, 2001). People with different types of personality, cultural backgrounds, and life experiences have distinct propensities to trust (Hofstede, 1980). Different people may have greater or lesser propensity to trust in a person or something (Mayer et al. 1995; McKnight et al., 2002). People with greater propensity to trust are more willing to trust in others in a new situation (Kini & Choobineh, 1998).

Studies carried out from the perspectives of different disciplines have shown the influence of propensity to trust on trust (Jarvenpaa, Knoll & Leidner, 1998; Yang, 2006; Kim, Shin & Le, 2009; Colesca, 2009). There are several studies in the relevant literature on the subject that have found that propensity to trust could influence trust in the Internet, a website, or a virtual shop (Gefen, 2000; Teo & Liu, 2007; Grabner-Krauter & Faullant, 2008; Belanger & Carter, 2008; Chang & Fang, 2013). In light of the aforementioned findings, it can be assumed that propensity to trust could influence trust in Instagram stores.

H₈: Propensity to trust exerts a significant positive effect on consumers' trust in the Instagram store.

2.3. The Effects of Trust on Purchasing Intention

Consumers make a series of decisions beginning from the time they feel the need for something until they write after-sales reviews (Altunışık, Özdemir & Torlak, 2016). Trust in an online store or vendor can influence these decisions (Yoon, 2002). Trust influences consumers' attitudes toward the business positively (Koufaris & Hampton-Sosa, 2004). Once built, trust decreases consumers' risks in purchasing and alleviates uncertainty (McKnight et al., 2002). Hence, trusting consumers are expected to have greater purchasing intention (Yoon, 2002).

Figure 1. Research model of the study
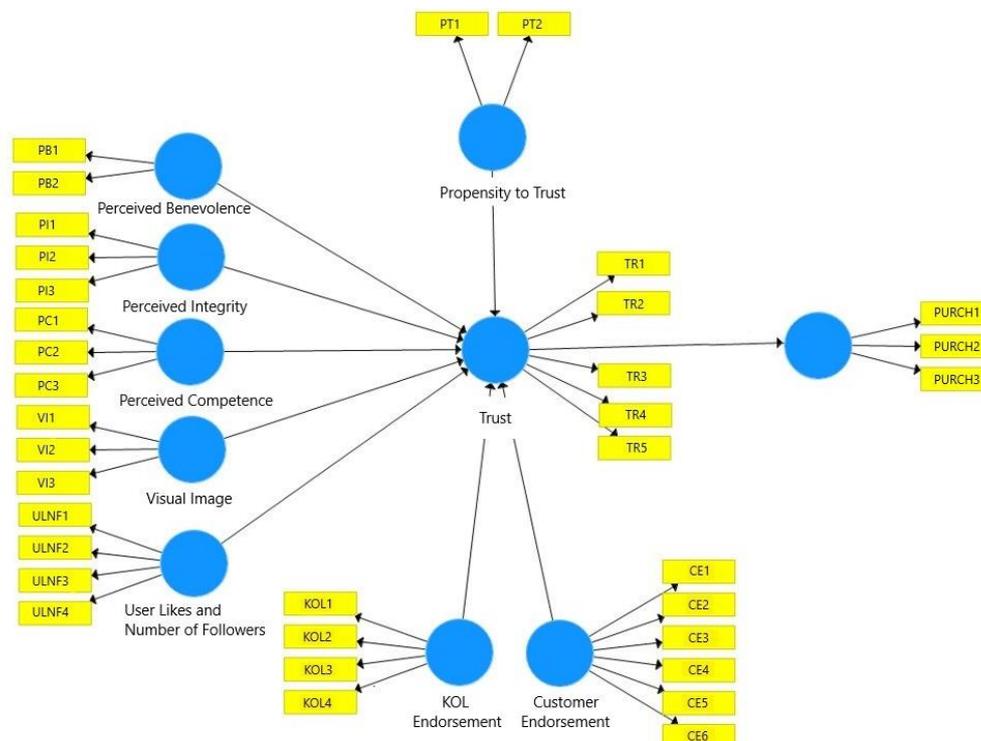
Many of the studies on trust in online shopping have shown the influence of trust on purchasing intention (Gefen, 2000; Yoon, 2002; Büttner & Göritz, 2008; Hung et al., 2012; Er & Erçin, 2016). Trust in online purchases may lead to decreased perceived risk and alleviated consumer uncertainty about the

product/service (McKnight et al., 2002). There are several reports that have shown that consumer trust in Instagram stores can influence purchasing intention in a similar way. It was found that consumer trust influenced the reviews of Instagram purchases (Fırat, 2017), social commerce intention (Öztürk, Karadamar, Taşkın & Taşkın, 2018), and purchasing intention (Che et al., 2017). Based on these findings, it can be assumed that trust in an Instagram store could influence consumers' intention to make purchases from that Instagram store.

H₉: *Consumer trust in an Instagram store exerts a significant positive effect on purchasing intention.*

The research model based on the purpose of the study and the hypotheses formulated is shown in Figure 1.

3. Methodology

The present study aims to determine the factors that build consumer trust in Instagram stores and the effects of trust in Instagram stores on purchasing intention. The study universe consisted of all Instagram users in Turkey. Considering restrictions of time and cost, convenience sampling method was adopted for the purposes of this study. Accordingly, a total of 384 (n) subjects were deemed adequate for administering the questionnaire, calculated at the confidence interval of 95% (Z), with an error margin of ±5% (e) and population ratio of 0.50 (Burns & Bush, 2015). The questionnaire was sent to Instagram users through Instagram, Facebook, and Whatsapp between February and March 2019, and a total of 439 appropriate responses were collected.

Scales in previous research that were in accordance with the purposes of the study were used to create the questionnaire. Items that measured the variables of perceived benevolence, perceived integrity, perceived ability, KOL endorsement, customer endorsement, propensity to trust, trust, and purchasing intention were taken from the scale formed by Che et al. (2017). Items about the factors of visual image and ULNF were taken from the "Methods Used in Instagram" scale by Onurlubaş and Öztürk (2018) and readapted for the purposes of the present study. Hence, a total of 35 statements in the form of a 5-item Likert type scale (1-Strongly Disagree, 2-Disagree, 3-Undecided, 4-Agree, 5-Strongly Agree) were included in the questionnaire. In order to evaluate the comprehensibility of the questionnaire, it was administered to a total of 30 Instagram users. This pre-test showed that the statements in the scale were comprehensible, but it was necessary to make some changes in the statements aimed at identifying Instagram users; therefore, the questionnaire was given its final form following the required amendments.

Partial least squares structural equation modelling (PLS-SEM) methodology was used for the purposes of this study. PLS-SEM is a variance-based path analysis technique that can simultaneously analyze the validity and reliability of constructs, as well as the relations between constructs and their levels of significance, and that combines and generalizes the results of principal component analysis and multiple regression analysis (Chin, 1998; Polat, 2018). Proposed as an alternative to CB-SEM, PLS-SEM is regarded as the most appropriate technique when the research is of predictive, exploratory modelling, or theory developmental nature (Hair, Sarstedt, Hopkins & Kuppulwieser, 2014; Hair, Hult, Ringle & Sarstedt, 2016; Garson, 2016). Partial least squares structural equation modelling was chosen for the analyses in the present study due to the fact that the theory on the factors that influence trust in Instagram stores, that there are fewer than 3 observed variables (OVs) for measuring the latent variables (LVs) in the research model. There are 10 latent variables in the proposed research model of this study. Moreover, the study does not confirm an established theory. It aims to develop the theory of trust for Instagram stores and to discover the latent variables that predict trust. For these reasons, a PLS path modeling approach is more suitable for data analysis in the present study.

4. Findings

The questions aiming to identify demographics and characteristics of Instagram use were analyzed on SPSS, with all other analyses conducted on SmartPLS.

Table 1 and Table 2 summaries the demographic and descriptive statistics for the study's participants. Accordingly, 41% of them are aged between 18 and 24, 24.4% of them have monthly income between 1500 and 3000 TL, 69.2% of them are female, and 64% of them are university graduates.

Table 1. Demographic Characteristics

Age	f	%	Income (Monthly)	f	%
18-24	180	41.0	Less than 1500	138	31.4
25-31	137	31.2	1500-3000 TL	107	24.4
32-38	50	11.4	3001-4500 TL	99	22.6
39-45	39	8.9	4501-6000 TL	56	12.8
46 and above	33	7.5	More than 6000 TL	39	8.9
Total	**439**	**100**	**Total**	**439**	**100**
Gender	**f**	**%**	**Education**	**f**	**%**
Male	135	30.8	Primary / High School	44	10.0
Female	304	69.2	Undergraduate	281	64.0
Total	**439**	**100**	Postgraduate	114	26.0
			Total	**439**	**100**

As illustrated in Table 2, 44% of the study participants have used Instagram for 5 years or longer, and 55.8% log in more than 10 times daily. While 52.4% of the participants have never made purchases through Instagram, 47.6% have made at least one purchase. Four of the 230 participants who expressed that they had never made a purchase on Instagram answered the next question about whether they had bought any products from given categories positively. In addition, it was found that the products participants purchased the most from Instagram shops were clothes

Table 2. Descriptive Characteristics

Year of experience of using Instagram account	f	%	Frequency of Previous Shopping Experience on Instagram	f	%
Less than 1 year	20	4.6	Never	230	52.4
1-2 years	58	13.2	1 time	53	12.1
3-4 years	168	38.3	2-3 times	99	32.6
More than 5 years	193	44.0	4-5 times	33	7.5
Total	**439**	**100**	6-10 times	10	2.3
			More than 10 times	14	3.2
			Total	**439**	**100**
Instagram Usage Frequency	**f**	**%**	**Most Purchased Product Categories**	**f**	**%**
I do not access it every day.	10	2.3	I have not bought any products.	226	51.5
1 time a day	5	1.1	Apparel	96	21.9
2-3 times a day	33	7.5	Shoes-Bags	51	11.6
4-5 times a day	55	12.5	Home appliances / Furniture	12	2.7
6-10 times a day	91	20.7	Jewellery, Watches & Glasses	26	5.9
More than 10 times a day	245	55.8	Cosmetics	7	1.6
Total	**439**	**100**	Other	21	4.8
			Total	**439**	**100**

4.1. Validity and Reliability

Prior to the testing of the structural model, constructs are expected to meet validity and reliability criteria. Hence, the internal consistency reliability and indicator loadings of the constructs were calculated, and analyzed for whether they met discriminant validity.

The first step in evaluating reflective constructs is validity, which is examined by taking into account the convergent and divergent validity of a construct (Hair et al., 2014). Convergent validity demonstrates the positive correlation of a scale with alternative scales measuring the same construct. Using the sphere of influence sampling model, the indicators of a reflective construct are evaluated as different approaches to measuring the same construct. Therefore, statements that are indicators of a given reflective construct should converge or share a high variance (Hair et al., 2016). To evaluate the convergence validity of reflective constructs, it is necessary to take into consideration the outer loadings of indicators (Hair et al., 2016) and the average variance extracted (AVE) in indicators (Wong, 2013). The higher the outer loading, the higher the indicator has in common with the construct (Hair et al., 2016). As shown in Table 3, all of the indicators except for ULNF3 and CE1 have outer loadings greater than 0.7. At this stage, the indicators of ULNF3 and CE1 were not excluded from analyses as they had acceptable values according to the relevant literature, the variance values of constructs they represented were higher than 0.50, and they met construct reliability criteria. Table 3 shows that the indicators of latent variables explained variance at desired levels (>0.50).

Cronbach's alpha presupposes that each indicator in the construct has the same weight; it is sensitive to the number of items in the scale, and generally tends to underestimate the internal consistency reliability (Ringle et al., 2014; Garson, 2016; Hair et al., 2016). Therefore, researchers analyze the composite reliability (CR) value along with Cronbach's alpha value in PLS-based studies (Wong, 2013; Ringle et al., 2014; Garson, 2016). As shown in Table 3, all values are greater than 0.7, thus ensuring internal reliability (Hair et al., 2016; Karagöz, 2017).

Table 3. Summary of Validity and Reliability

Construct (Latent Variable)	Item (Observed Variable)	Loading	AVE	Cronbach's Alpha	Composite Reliability (CR)
Perceived Benevolence (PB)	PB1	0.907	0.827	0.790	0.905
	PB2	0.911			
Perceived Integrity (PI)	PI1	0.750	0.700	0.784	0.874
	PI2	0.890			
	PI3	0.862			
Perceived Competence (PC)	PC1	0.784	0.736	0.818	0.892
	PC2	0.890			
	PC3	0.893			
Visual Image (VI)	VI1	0.860	0.754	0.836	0.901
	VI2	0.893			
	VI3	0.850			
User Likes & Number of Followers (ULNF)	ULNF1	0.840	0.605	0.778	0.858
	ULNF2	0.856			
	ULNF3	0.676			
	ULNF4	0.721			
KOL Endorsement (KOL)	KOL1	0.704	0.561	0.739	0.836
	KOL2	0.788			
	KOL3	0.760			
	KOL4	0.741			
Customer Endorsement (CE)	CE1	0.671	0.665	0.897	0.922
	CE2	0.837			
	CE3	0.829			
	CE4	0.834			
	CE5	0.856			
	CE6	0.849			
Propensity to Trust (PT)	PT1	0.942	0.883	0.867	0.937
	PT2	0.937			
Trust (TR)	TR1	0.824	0.680	0.882	0.914
	TR2	0.839			
	TR3	0.773			
	TR4	0.841			
	TR5	0.843			
Purchase Intention (PURCH)	PURCH1	0.947	0.864	0.921	0.950
	PURCH2	0.930			
	PURCH3	0.911			

Once it was determined that all indicators explained the latent variables they represented at an extent that was greater than the value of 0.50, it was concluded that discriminant validity analyses could be evaluated. Discriminant validity expresses the extent to which a construct differs from other constructs empirically (Hair et al., 2014). Hence, when a construct ensures discriminant validity, it means that construct is unique and captures phenomena that other constructs in the model do not capture (Hair et al., 2016). To check whether discriminant validity is ensured, researchers employ statistical analysis methods of Cross Loading, Farnell-Larcker Criteria, and Heterotrait-Monotrait (HTMT) ratio of correlations (Ringle et al., 2014; Hair et al., 2014; Wong, 2019). According to cross loadings approach, the indicator values of a construct need to be greater than the indicator values of other constructs (Hair et al., 2014). The analyses carried out revealed that representing indicator loadings were higher than those of other constructs. Then, the Fornell-Larcker criterion was assessed. Fornell-Larcker criterion suggests that the square root of the AVE value of a latent variable should be higher than any other latent variable correlation (Garson, 2016).

Table 4. Fornell-Larcker Criterion

	PI	PB	PC	KOL	VI	TR	PT	ULNF	CE	PURCH
PI	**0.836**									
PB	0.690	**0.909**								
PC	0.574	0.467	**0.857**							
KOL	0.452	0.415	0.411	**0.749**						
VI	0.160	0.088	0.103	0.052	**0.868**					
TR	0.719	0.689	0.579	0.508	0.165	**0.824**				
PT	0.252	0.272	0.205	0.227	0.016	0.361	**0.939**			
ULNF	0.300	0.316	0.277	0.299	0.391	0.432	0.222	**0.777**		
CE	0.514	0.490	0.412	0.509	0.275	0.656	0.203	0.533	**0.815**	
PURCH	0.503	0.539	0.395	0.342	0.251	0.662	0.303	0.405	0.606	**0.929**

As shown in Table 4, all constructs meet Fornell-Larcker criterion. Lastly, HTMT values were assessed. HTMT is computed by dividing the geometric average of the correlations of heterotrait- heteromethod (i.e., the correlations of indicators measuring different phenomena) by the average of the monotrait-heteromethod correlations (i.e., the correlations of indicators within the same construct) (Garson, 2016).

Table 5. HTMT Values

	PI	PB	PC	KOL	VI	TR	PT	ULNF	CE	PURCH
PI	-									
PB	0.872	-								
PC	0.716	0.582	-							
KOL	0.589	0.540	0.523	-						
VI	0.192	0.107	0.136	0.128	-					
TR	0.858	0.820	0.679	0.618	0.190	-				
PT	0.301	0.329	0.243	0.280	0.086	0.410	-			
ULNF	0.371	0.394	0.346	0.405	0.472	0.513	0.268	-		
CE	0.603	0.579	0.480	0.625	0.324	0.728	0.223	0.634	-	
PURCH	0.589	0.631	0.458	0.416	0.286	0.729	0.337	0.469	0.667	-

Henseler, Ringle and Sarsted (2015: 121) suggest that discriminant validity between pairs of reflective constructs is ensured if the HTMT value is lower than 0.90. Table 5 shows that HTMT values are below the expected levels. It was found that all constructs met the discriminant validity criteria suggested by the relevant literature and captured the phenomena that were not represented by other constructs, and therefore it was decided that the construct model could be assessed.

Finally, since the data were collected from a single source, common method bias was analyzed with Harman's one-factor test method (Harman, 1967). For this reason, all items were subjected to explanatory factor analysis and it was determined that a single factor did not explain more than 50% of the variance (0.353). Thus, it was proved that there was no common method bias in the study and therefore it was decided that the construct model could be assessed.

4.2. Assessment of the Construct Model

Variance-based SEM maximizes explained variance, rather than minimizing differences between covariance matrices. Hence, in PLS-SEM analyses, the quality of the model is evaluated according to its ability to predict endogenous constructs, not by goodness-of-fit (Hair et al. 2016). This is done by analyzing the significance of path coefficients (ß), coefficient of determination (R^2), cross-validated redundancy (Q^2), and effect size (f^2) (Hair et al., 2014).

While the construct model is tested through PLS, the bootstrapping procedure is carried out (Hair et al., 2016; Garson, 2016). As recommended by Hair et al. (2016), the analysis was conducted on a sample size of 5000. Path coefficients, t-values, and confirmation/rejection statuses of hypotheses obtained through the analyses carried out are shown in Table 6.

Table 6. PLS Analysis

Hypotheses	Relationships	Path Coefficients	t	p	Significance Level
H_1	PB → TR	0.236	5.500	0.000	p<0.01
H_2	PI → TR	0.266	5.873	0.000	p<0.01
H_3	PC → TR	0.146	3.889	0.000	p<0.01
H_4	V → TR	-0.014	0.499	0.617	not significant
H_5	ULNF → TR	0.059	1.779	0.075	p<0.10
H_6	KOL → TR	0.049	1.407	0.159	not significant
H_7	CE → TR	0.267	6.780	0.000	p<0.01
H_8	PT → TR	0.122	4.021	0.000	p<0.01
H_9	TR → PURCH	0.663	22.935	0.000	p<0.01

The factor that influenced consumers' trust in Instagram stores to the greatest extent was found to be customer endorsement (ß= 0.267; p<0.01), followed by perceived integrity (ß=0.266; p<0.01), perceived benevolence (ß=0.236; p<0.01), perceived ability (ß=0.146; p<0.01), propensity to trust (ß=0.122; p<0.01), and ULNF (ß=0.059; p<0.10), respectively. The extent to which consumer trust in Instagram store influenced purchasing intention was ß=0.663 (p<0.01). Therefore, the hypotheses H_1, H_2, H_3, H_5, H_7, H_8, and H_9 were accepted. However, visual image and KOL endorsement were not significantly related to trust, contrary to the assumptions of the present study. Hence, the hypotheses H_4 and H_6 were rejected.

Following path coefficient analysis, R^2 values, i.e. coefficient of determination, were examined. R^2 value measures the effects of exogenous latent variables on endogenous latent variables. According to Chin (1998), values greater than 0.67, 0.33, and 0.19 have substantial, moderate, and weak effects, respectively. About 71% (R=0.707) of the variance in consumers' trust in Instagram stores is explained by the model. In addition, the factor of trust explains approximately 44% (R=0.439) of the variance in purchasing intention. Consequently, it could be suggested that the factors explaining trust have substantial effects on trust, and the factor of trust that explains purchasing intention influences purchasing intention moderately.

The blindfolding method was used to determine the cross-validity redundancy (Stone-Geisser's Q^2 value) (Hair, Ringle & Sarstedt, 2013; Ringle et al., 2014). A Q^2 value greater than zero (0) indicates predictive relevance of the model, meaning that exogenous constructs have predictive relevance over the endogenous constructs (Henseler et al., 2009: 303; Hair, Ringle and Sarstedt, 2011: 145; Garson, 2016: 115). However, this value does not provide information about the quality of the prediction (Rigdon, 2014: 165). The effect size of the prediction is measured by the f^2 value (Ringle et al., 2014: 70). Cohen's f^2 value indicates the extent

to which an exogenous latent variable contributes to an endogenous latent variable (Wong, 2013: 26; Hair et al., 2014: 114). The f^2 values of 0.35, 0.15, and 0.02 could be said to represent a predictor latent variable's effect sizes of large, medium, and small, respectively (Henseler et al., 2009; Hair et al., 2016). Table 7 shows the f^2 values of latent constructs, related effect size evaluation, and Q^2 values.

Table 7. Results of f^2 and Q^2 Values

Latent Variables	f^2 Effect Size Values	Representative Effect	Q^2 Values
Perceived Benevolence	0.091	Small	0.392
Perceived Integrity	0.100	Small	0.387
Perceived Competence	0.046	Small	0.440
Visual Image	0.000	Small	0.466
User Likes and NoF	0.007	Small	0.343
KOL Endorsement	0.005	Small	0.280
Customer Endorsement	0.122	Small	0.512
Propensity to Trust	0.045	Small	0.495
Trust	0.781	Large	0.497

The findings showed that the exogenous constructs in the model had predictive relevance over the endogenous constructs, and that the eight factors that were thought to influence trust had shared influence over trust, and that trust had a large effect on purchasing intention.

Lastly, the goodness-of-fit (GoF) value of the model was calculated (Tenenhaus, Esposito, Chatelin & Lauro, 2005; Ringle et al., 2014). The GoF value is the geometric mean of the average communality and the average of the R^2 value (Garson, 2016). In variance-based SEM approach, communality equals AVE values (Wetzels, Odekerken-Schröder & Oppen, 2009; Ringle et al., 2014). The goodness-of-fit value of the model was found to be 0.642, which was greater than the recommended threshold value of 0.36, indicating good performance of the model (Wetzels et al., 2009: 187; Akter, D'ambra & Ray, 2011: 5).

5. Discussion and Conclusion

Even though purchases from Instagram stores have become more prevalent, it is difficult to make sales without earning consumer trust. Due to the fact that Instagram stores lack sufficient legal supervision and the products cannot be experienced by the consumers prior to the purchase, it could be suggested that there is an atmosphere of uncertainty and risk on Instagram, as is the case with the Internet as a whole. In such an environment of risks and uncertainty, the presence of trust enables the formation and maintenance of relationships, and therefore the realization of the sale (Gefen, 2000; Gefen et al., 2003, Durkan et al., 2003). The present study aimed to identify the factors that form trust in Instagram stores, and to analyze the influence of trust in Instagram stores over purchasing intention.

The analyses conducted on the construct model showed that the factors of perceived benevolence, perceived integrity, perceived ability, user likes and number of followers, customer endorsement, and propensity to trust were positively and significantly related to trust, while trust was positively and significantly related to purchasing intention. The factors of visual image and KOL endorsement, on the other hand, were not significantly related to trust.

Analyses of path coefficients and f^2 values revealed that customer endorsement was the factor that influenced trust to the greatest extent, which is in line with previous work suggesting customers' endorsements of the store, product, or the shopping website could influence trust (Smith et al., 2005; Sia et al., 2009). Hence, it could be suggested that the findings of this study confirms previous reports in this respect. On the contrary, in their study on the relationship between customer endorsement and trust in Instagram shops, Che et al. (2017) did not find a significant relationship. The significant positive relationship found in the present study shows that customer endorsement is among the factors that influence trust in Instagram stores.

The three factors that constitute the dimensions of perceived trustworthiness according to Mayer et al. (1995), namely perceived integrity, perceived benevolence, and perceived ability, were found to influence trust in the aforementioned order, listed according to their effect sizes from the greatest to the smallest. Several previous studies have indicated that these three factors have influence over trust in online shopping (Lee & Turban, 2001; Lauer & Deng, 2007). In their study carried out exclusively about Instagram, Che et al. (2017) found that perceived integrity and perceived benevolence significantly related to trust, whereas perceived ability did not influence trust significantly. The present study found that these three factors that represent perceived trustworthiness of an Instagram vendor were related to trust.

The fifth factor that was found to influence trust as a result of path coefficient analyses and in terms of effect size was propensity to trust. Previous studies aiming to identify predictors of trust in online shopping showed that propensity to trust was significantly related to trust (Gefen, 2000; Teo & Liu, 2007; Grabner-Krauter & Faullant, 2008; Belanger & Carter, 2008; Chang & Fang, 2013). In line with these reports, the present study found that propensity to trust served as a predictor of trust in Instagram stores.

The factor that had the least yet significant effect on trust was ULNF. To the best of the knowledge of the authors of the present study, there are no previous studies on the effects of this factor on trust. However, several studies have revealed the influence of perceived size over trust (Jarvenpaa et al. 2000; Koufaris & Hampton-Sosa, 2004; Teltzrow et al., 2007; Hung, Cheng & Chen, 2012; Er & Erçin, 2016). This factor has also been shown to represent perceived size in some respects (Er & Erçin, 2016).

The present study also found that visual image and KOL endorsement were not significantly related to trust. Previous research has shown that trust can be transferred (McKnight & Chervany, 2001; Stewart, 2003), and opinion leaders and celebrities that can be called key opinion leaders could influence consumers' trust (Che, Cheung and Thadani, 2017). Similarly, there are other studies suggesting that visuality and design of e-commerce and social commerce websites influence trust (Li & Yeh, 2010; Harris & Goode, 2010; Ayazlar & Yüksel, 2012). However, these factors did not serve as predictors of trust in Instagram stores in the Turkish sample of the present study.

The findings of this study showed that trust had strong influence over consumers' purchasing intention from Instagram stores. This is in line with previous studies revealing that trust was related to purchasing intention from websites, purchasing intention from Instagram stores, and social commerce intention (Gefen, 2000; Yoon, 2002; Büttner & Göritz, 2008; Hung et al., 2012; Fırat, 2017; Che et al., 2017; Öztürk et al., 2018).

5.1. Recommendations for Instagram Stores

Trust plays a key role in the arousal of consumers' purchasing intention from Instagram stores. Hence, it is essential for businesses and individuals with Instagram store or wishing to build one to ensure that consumers have trust in their businesses. When building consumer trust in their businesses, it is highly important for Instagram vendors that have direct contact with consumers to be benevolent, competent in their work, and honest. For Instagram vendors to be perceived as benevolent, it could be useful for them to answer consumers' questions attentively, to deal with all of consumer problems, and provide pre- and post-sale support. Furthermore, they need to deal with their customers openly and honestly, keep their promises, and avoid suspicious behaviours. For individual entrepreneurs and businesses to be perceived as able in their field of activity, it could be useful for them to provide solutions to problems in their sector and give useful information to consumers about their field of activity in their Instagram posts, and provide professional support in the sales process.

Having positive user comments is essential in this process. Consumers care about customer recommendations in forming trust in a business. Instagram stores that keep their promises and create customer satisfaction may benefit from the power of social media by creating an e-word-of-mouth effect. In order to increase user likes and number of followers, businesses may benefit from posting interesting content in their field of activity, remaining in constant touch with consumers, and using hashtags in their posts. Posts showing how a product is prepared, packaged, or shipped rather than those showing merely the picture of a

product may be effective in creating an emotional bold with consumers. Furthermore, it is also thought that following back and liking back could increase interaction with consumers.

5.2. Recommendations for Future Research and Limitations

The universe of the present study was all Instagram users. Future studies could investigate only consumers that shop on Instagram and their trust in Instagram stores, and compare potential customers and existing customers in terms of factors that build trust. This study was specific to Turkey, whose population is known to have a collective understanding of culture. Future research could investigate the differences between consumers with different cultural traits and make comparisons of different regions. It is also known that generations differ in their behaviour. Future work on this subject could investigate differences across generations and compare different generations.

For the purposes of this study, the variables that influence trust were determined according to the literature on factors that are claimed to influence trust in online shopping and Instagram shopping to the greatest extent. However, it should be kept in mind that there may be other factors with influence over trust in Instagram stores. Therefore, the model could be extended and the theory could be developed further. Facebook is another social media platform featuring virtual stores. A comparison of consumer trust in the virtual shops in this platform and those on Instagram could be the subject of future research.

Finally, it should be noticed that this study focused on purchasing intention, which is a result of trust. A review of the relevant literature shows that trust may have other results as well. It is thought that the theory could be developed by investigating factors that are pertinent to the nature of Instagram and that may influence trust.

Declarations and Disclosures

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