

EFFECTS OF CUSTOMER'S EVALUATION ABOUT INSTAGRAM ATTRIBUTES
TOWARDS PURCHASE INTENTIONS FOR SMALL APPAREL RETAILERS:
APPLICATION OF SOCIAL CAPITAL THEORY

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Small apparel retailers face extreme competition with larger retailers. Large retailers have the upper hand in resources to stay updated with various trends, specifically social media. Social media has lowered the barriers to enter the retail industry. However, once these small retailers enter, half of them fail because they don't attract and retain customers. Small-medium enterprises (SMEs) greatly impact the economy, so it is important to study various facets of their business to increase performance. The purpose of this study is to investigate customer's development of social capital (i.e. affiliation, responsiveness, shared values, norm of reciprocity) in small apparel retailer's Instagram page that ultimately lead to purchase intentions for the retailer. Perceived benefits (i.e. perceived usefulness, perceived enjoyment) are also investigated in relation to purchase intentions. More specifically, social bonding, brand identification and trust are examined as mediating variables between the perceived level of social capital, perceived benefits and purchase intentions. Over a 3-month period, 200 responses were collected from students at a southern university. The findings reveal that younger customers develop a relationship with retailers on Instagram and it transfers to behavioral outcomes towards the retailer. The theoretical contribution of this study draws from the lack of literature for small apparel retailer and social capital built in Instagram, leading to purchase intentions. Managers can implement the findings into their social media marketing strategies to improve business performance. Lastly, this study has methodological limitations that creates opportunity for future studies.

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CHAPTER 1

INTRODUCTION

1.1 Overview

In a highly competitive and dynamic retail industry, small retailers can find themselves playing “catch up” with larger companies. Large retailers have the expertise and resources to remain current with new industry trends such as customer behaviors, digital advancements and social media. Therefore, large corporations can sustain profits because they adapt promptly to various changes and meet the demands of customers. In contrast, small retailers are generally constrained by limited resources which leaves them to search for cost efficient ways to serve their customers and sustain their business.

Small retailers were early adopters of social media because of its low-cost to obtain and operate and it requires little technical expertise (Barnes et al., 2012). Social media refers to mobile and web-based technologies that creates highly interactive platforms where individuals and communities, share, co-create, discuss and modify user-generated content through social networking (Kietzmann, Hermkens, McCarthy, & Silvestre, 2011). Facebook, Twitter, Instagram, Snapchat (Phua, Jin, & Kim, 2017b), LinkedIn, WhatsApp, and Skype (Jordan, 2018) are examples of social media platforms where social networking activities can occur. According to *Smart Insights Global Social Media Research Summary*, written by Chaffey (2019), Twitter, Facebook, Instagram and Snapchat are the four major social networking apps. Small retailers can benefit from social media by increasing their presence through conversation and communication with customers in real-time (De Vries & Carlson, 2014), low-cost marketing solution (Herman, 2015), positive effects on revenues and profits (Kumar, Bezawada, Rishika, Janakiraman, & Kannan, 2016), engage with customers, remain competitive with larger firms, and support the

sustainment and growth of economies through employment and financial contributions within the community (Jordan, 2018).

Small apparel retailers refer to small stores, usually found in downtown areas of a city or purely based 100% online, that sell clothing, accessories or shoes. Another criterion for small business according to the Small Business Administration (SBA), is an annual maximum revenue of \$7.5 million dollars (see <https://www.sba.gov/federal-contracting/contracting-guide/basic-requirements>). Small retailer's definition depends on the industry, ownership structure, employee size and earnings (Kenton, 2018). The European Commission (2012) classifies small retailers as having fewer than 250 employees. These two factors are included in the definition for small apparel retailers in this current study.

1.2 Problem Statement

In 2018, the Small Business Administration reported 30.2 million small businesses in the United States, which is 99.9% of businesses in the US. Additionally, they reported 58.9 million small business employees, which consists of 47.5% of United States employees (see <https://www.sba.gov/sites/default/files/advocacy/2018-Small-Business-Profiles-US.pdf>). Due to the impact of the small business industry, they play a vital role in creating new jobs, innovations, and economic growth (Karadag, 2015). Small businesses are also highly valuable to the global economy. They employ at least half of the workforce and contribute more than half the value added to the GDP (OECD, 2010).

While small businesses have such an impact on both the United States and global economies, it faces a major challenge to stay competitive with larger firms in their industry. Larger businesses have the upper hand in attracting customers because of their solid marketing campaigns, convenient store locations, well-trained staff, and an established customer base

(“How your business can compete”, n.d.). Additionally, large businesses are usually known by majority of consumers because they are well-established, mature brands and have locations around the nation and for some, the world. As a result, it makes it easier for consumers to shop at larger businesses because of convenience (location), trust, satisfaction, or habitual routine, rather than small businesses. Further, small businesses operate on a limited budget, thus resulting in having limited financial means for marketing. Usually, small businesses are operated by the owner, so they can wear many hats in order to maintain the organization. Business owners must take into account operational duties, finances, employee productivity, and self-satisfaction, however marketing may not be given the right amount of attention it needs (Schaupp, & Bélanger, 2014).

This leads small business owners to find creative solutions for marketing with their current budget, which is where social media can play an important role in opportunities for small businesses (Schaupp, & Bélanger, 2014). Social media strategies provide a great opportunity for small business owners because it requires low expertise, time and cost-efficient results (Barnes et al., 2012). Recent studies support that social media is a useful tool that can help businesses get closer to the customers and become competitive (Agnihotri, Dingus, Hu, & Krush, 2016; McCann and Barlow, 2015; He et al., 2014; Durkin et al., 2013). According to Stelzner (2011), 66% of small business owners with two or more employees strongly agree that social media is important for their businesses. Through the usage of social media, small businesses have the opportunity to increase sales and market size, improved customer satisfaction and relationships, improved employee relationships, better technical support, reduced marketing expenses and improved search engine rankings (Angel and Sexsmith 2011; Askool and Nakata 2011; Stelzner 2011). Further, for small retailers, social media brings many benefits such as; (1) online

marketing that increases brand exposure and consumer perspective (Noel, 2014) by reaching a wider audience, (2) engage customers as it is fun for them and vital to business (Jordan, 2018) and increases clientele (He et al., 2017), (3) a communication channel that influences purchasing decisions and sharing information (Chang, Yu, & Lu, 2015), and (4) customer engagement that brings forth brand loyalty, trust and satisfaction (Zheng et al., 2015). These benefits of social media are crucial for small businesses survival.

Among the different social media platforms, Instagram is experiencing a rapid growth in popularity with an estimated 1 billion active users worldwide and 107 million active users in the U.S. This number is forecasted to grow to 126 million by 2023 (Clement, 2019). Instagram is a mobile photo and video sharing application, launched in 2010, and ranks second after Facebook for the most used site daily at 51% (Chaffey, 2019). However, Instagram is ahead of Facebook in regard to engagement levels, with a rate of 1.60% per posts for brands (Zote, 2019). According to Jordan's (2018) survey, Instagram is one of the top three social media platforms used by small businesses to engage customers and remain competitive with larger businesses. Phua, Jin, & Kim, (2017b) participants named Instagram as their most frequently used social networking site. Instagram didn't have advertising or analytic tools for brands to utilize until 2014, however in its absence retailers relied on their images to capture and brand themselves to their audience (Carah & Shaul, 2016; Wissinger, 2007). The images posted on Instagram are selected, framed, cropped, filtered and edited with the intention to attract viewers (Carah & Shaul, 2016). This presents small businesses with the opportunity to market their products to a more targeted and interested audience without spending a large amount of money for advertising (Baranovska, 2019).

According to Mooney (2018) and McIntyre (2019), the top reasons why 50% of small businesses fail is because they ignore their customers and don't convert them to return

customers. In the early 2000s, many small companies also failed because they weren't able to create value to attract and retain customers (Chen, & Popvich, 2003; Rana, Bhat, & Rani, 2015).

However, a recent shift in consumer shopping pattern may bring additional opportunities to small retailers. Rosinski (2018) states that private brands are growing three times the rate of branded products, which implies that consumers are wanting more unique and exclusive products from brands. Small retailers have an advantage that is inherent in their business - they are one-of-a-kind, as they are the only store that can provide their unique products, service and experience. This is an opportunity for small retailers to position themselves in a different spotlight to attract customers who are in search of exclusive products. With the help of social media, specifically Instagram, they can meet consumer demands for unique product and develop a competitive edge. As the element of visual stimulation on social media is crucial in the fashion industry (Çukul, 2015), this study will use Instagram to examine its influence on small apparel retailers. The majority of recent literature for small apparel retailers are examined and referred to as manufacturers and/or suppliers instead of a storefront or e-commerce platform. Authors have studied supply chain logistic issues for small apparel manufacturers (Knox, 2018) and supplier relationships (Talay, Oxborrow, & Brindley, 2017; Cho, Chung, & Hwang 2015). Small apparel retailers have been examined in literature in the context of business-to-consumer (B2C), but they were in the late 1990s and early 2000s. The more recent studies about small apparel retailers focus on the manufacturer and supplier relationships, as mentioned above. This current study will examine small apparel retailers in the context of B2C, contributing to the small apparel retailer literature.

1.3 Significance of Study

The effectiveness of using social media platforms in marketing for small businesses is

well demonstrated in the previous literature. Guha, Harrigan, and Soutar, (2018) found that Small-Medium Enterprises (SMEs) customers use social media to generate content, influence other customers through positive reviews, and mobilize others' actions toward the brand or products. Ainin, Parveen, Moghavvemi, Jaafar, & Mohd Shuib (2015) found Facebook to have a positive financial impact on SMEs, providing benefits such as cost reduction on marketing and customer service, improved customer relations and improved information accessibility. In the context of apparel retailing, Schivinski and Dabrowski (2016) found that a retailer's brand equity and brand attitude on Facebook influenced their purchase intentions for that brand.

While there are several studies on Facebook and how it leads to a positive financial outcome for the SMEs, there are few studies that examine Instagram's financial benefits and its ability to aid in relationship building between the user and SMEs. Instagram and SMEs studies found in the literature mainly focus on influencer advertising affects (Konstantopoulou, Rizomyliotis, Konstantoulaki, & Badahdah, 2019) and marketing purposes to gain a competitive advantage (Washington, 2016; Pavlova, 2018). Konstantopoulou et al (2019) found that their participants trusted Instagram influencers from the beauty industry when they had a positive experience with them in the past. Trust, honesty, and authenticity are key factors to have an e-WOM impact (Konstantopoulou et al, 2019). Pavola (2018) examined the Republic of Karelia SMEs' attitude towards Instagram, and their marketing/business approach for it. Pavola (2018) had an interesting finding, that SMEs who participated in Instagram marketing increased brand awareness, built deeper and personal relationships with customers and develop loyal customer base, increase sales and improve services. Building on the prior research studies, the proposed research attempts to examine how SMEs can develop strong social network and accumulate social capital in the Instagram platform that eventually lead to purchase intention. According to

Bosua and Evans (2017), SMEs that use online social networking were able to build strong social network among the customers leading to development of social capital within the community. Customers are shifting how they make their purchasing decisions, they are using their experience and relationship with a brand rather than the brand image itself (Binder & Hanssens, 2015). Social capital refers to strong social relationships that build over time a period of time as a result of trust, collective action and cooperation (Nahapiet & Ghoshal, 1998). This study attempts to fill the void in the current Instagram literature and study how social capital is developed in the small apparel retailer's Instagram that can influence relationship building and ultimately purchase intentions.

Another gap in the literature is that the SMEs studies are usually outside of the United States such as Australia (Guha et al, 2018), Malaysia (Ainin et al, 2015), Poland (Schivinski & Dabrowski, 2016), Saudi Arabia (Konstantopoulou, et al., 2019), and Republic of Karelia (Pavola, 2018). To the researcher's knowledge, SMEs in the United States have little to none research about social media. To fill this gap, this study focuses on the consumers in the United States, providing specific implications to the small apparel retail industry in the United States.

1.4 Purpose of Study

The purpose of this study is to investigate customer's development of social capital in small apparel retailer's Instagram page that ultimately lead to purchase intentions for the retailer. In addition, perceived benefits are investigated in relation to purchase intentions. More specifically, social bonding, brand identification and trust are examined as mediating variables between the perceived level of social capital, perceived benefits and purchase intentions. This study will use the social capital theory (Bourdieu, 1986; Coleman 1988; Putnam 1993) because it postulates the idea of social value on communication networks (Carmichael, Archibald, & Lund,

2015). The social capital theory is used widely in the context of social media research and is useful in providing an analysis of online social interactions (Carmichael et al., 2015). Following the literature review about Instagram and small apparel retailers, the social capital theory is explained further in alignment with the current study's hypothesis development.

CHAPTER 2

LITERATURE REVIEW

2.1 Instagram for Small Apparel Retailers

Social media is a part of human's daily lifestyle through a means of sharing, liking, and commenting on posts. Social media users utilize social media as an avenue to keep up with family, friends and now retailers. There are 3.484 billion active social media users in the world, which is an 9% increase from year-on-year (Chaffey, 2019). The United States has a 70% penetration rate for active social media users (Chaffey, 2019). Based on these numbers, social media perfectly aligns with marketing for the retail industry as it can promote, engage, provide customer service and create relationships with customers anytime and anywhere. Social media is being used in various ways for marketing strategies such as advertising and engagement. Paid social media is increasing in popularity for brands and as a result social media advertising spending in the US is expected to reach \$18.4 billion (Zote, 2019). Social media is the most relevant advertising for 50% of Gen Z and 42% of Millennials (Zote, 2019), which are the most populated generational cohorts in the United States (Duffin, 2019). In regard to engagement, social media bridges the gap between consumers and brands by providing them a platform to engage with each other (Zote, 2019). Further, 80% of social marketers identified increasing engagement across social channels as their key strategy (Zote, 2019).

Instagram is a social media platform that allows users to share their life moments with their network of followers through photos and videos. Users can share content in two ways; posting on their story or profile. Instagram stories is a feature where users can share their day-to-day activities through pictures, 15-second videos and/or 6 second boomerangs. However, Instagram stories disappear 24 hours after posting. If a user posts on their profile, it is a

permanent post on their profile unless the user decides to delete or archive the picture, video or boomerang. With the various ways to share life on Instagram, users can easily stay connected with friends, family and even brands. Both large and small brands are utilizing Instagram to share content to their followers.

On Instagram, brands have multiple ways to promote their products and create customer engagement. Brands are able to market content to a larger audience on Instagram than traditional marketing (Abed, 2018), acquire new customers (Klaassen, 2016), and influence purchase intentions (Kusumah, 2015). Therefore, there are well established stream of literature that generally support that higher likes, and posts are directly related to customer engagement. For example, Erkan (2015), examined Instagram customer engagement levels on 100 posts by brands in eight different industry types and found significant differences between the sectors; (1) in the beverage industry the customer engagement with brands through liking was almost 2.5 times higher than brands in the apparel-luxury industry and (2) the electronics sector comments were almost 8 times higher than brands in the apparel sector. Also, Balan (2017) found a strong correlation between the number of posts and customer engagement.

Colliander and Marder (2018), examined the effectiveness of two different photo aesthetics: snapshot and traditional studio aesthetics for a fashion brand. Snapshot aesthetics is where photos portray an average situation and appears as if the picture was taken by an average customer (Colliander & Marder, 2018). They found that snapshot photos on Instagram produced higher brand attitudes and intentions to recommend others to follow the Instagram account. Higher likes and credibility mediated this effect. In addition, Tanoff and Yang (2018) also examined the effectiveness of popular Instagram posts by brands, however they looked at sponsored posts, which is a relatively new feature within Instagram. They found post popularity

and argument quality of the posts to be the most effective determinants of persuasive posting, which increased the credibility of the Instagram post.

Along with Instagram customer engagement levels and post effectiveness literature, other authors focus on a social commerce (s-commerce) on Instagram. S-commerce refers to e-commerce activities and transactions - selling and marketing online – via social media (Liang and Turban 2011; Hajli, Sims, Zadeh, & Richard, 2017). Authors have examined the various influences of s-commerce from different aspects such as; the role of trust (Che, Cheung, & Thadani, 2017), purchase intentions (Pookulangara, Parr, Tanoff, & Nix, 2018), and customer attitudes (Moeini & Jamipour, 2017).

2.2 Theoretical Background: Social Capital Theory

The social capital theory (Bourdieu, 1986; Coleman 1988; Putnam 1993) draws attention to the effects and consequence of human sociability, connectedness and their relations to the individual and social structure (Tzanakis, 2013). Bourdieu, Coleman and Putnam are the founding authors of defining and conceptualizing social capital. While they did not collaborate on the development of the theory together, the concept was introduced on their individual research almost simultaneously. Bourdieu and Wacquant (1992) define social capital as “the sum of resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (p. 41). According to Coleman (1988), social capital broadly refers to the resources accumulated through relationships among people. Putnam (2000) further defines two forms of social capital; bridging and bonding. Bridging refers to weak and distant ties between individuals. Bonding applies to the strong relationships providing emotional kinship, trust, and social support. Social capital not only consists of a way for individuals to receive information

(Adler and Kwon, 2002; Burt, 1999), but also includes personal relationships with a system of norm of reciprocity with intentions of future benefits (Putnam, 2000).

According to a framework developed by Nahapiet and Ghoshal (1988), social capital consists of three dimensions; structural, cognitive and relational. It explains that the three dimensions are inherent in a social network and help group members gain personal benefits and reach common goals (Nahapiet & Ghoshal, 1988). The structural dimension refers to the connection between people (Bolino et al., 2002) characterized by the number and strength of the existing network ties between individuals and their network (Burt, 1992; Nahapiet & Ghoshal, 1988). The cognitive form of social capital refers to the shared and commonalities between two parties, it's defined as "those resources providing shared representations, interpretations, and systems of meaning among parties" (Nahapiet & Ghoshal, 1988, p. 244). Lastly, the relational dimension refers to "the kind of personal relationships people have developed with each other through a history of interactions" (Nahapiet & Ghoshal, 1988 p. 244).

In previous literature, social capital and its three dimensions are used in examining social media influences on behavioral outcomes. Ali-Hassan, Nevo, and Wade (2015), examined the link between social media use (hedonic, cognitive, and social uses) and job performance. In their study, social capital's three dimensions were used as mediating variables. They're overall finding was that social media usage influences social capital leading to improved job performance. In their findings, it was suggested that social media allows for individuals to stay connected over distance and time while facilitating interaction, collaboration and knowledge exchanges that enhance social capital (Ali-Hassan et al., 2015). Wang, Yeh, Chen, and Tsydypov (2016) used trust, tie strength and shared language to represent relational, structural and cognitive social capital, respectively, and measured their effect on electronic word-of-mouth (e-WOM). They

found tie strength to directly influence e-WOM. Based on the studies in literature, social capital can lead to different behavioral outcomes. This study will examine the three social capital dimensions; structural, cognitive, and relational and how it can ultimately influence purchase intentions with the mediating constructs; social bonding, trust and brand identification.

2.3 Research Constructs

2.3.1 Perceived Social Capital within the Instagram Community

Structural social capital is characterized by the number and strength of the existing ties between individuals and network configuration (Burt, 1992; Nahapiet & Ghoshal, 1988). There are two types of ties that belong to structural social capital; instrumental and expressive network ties (Ibarra & Andrews, 1993). Instrumental ties refer to weaker and non-reciprocal connections (Ibarra & Andrews, 1993), that increase the number in a person's network (Burt, 1992), thus allowing the chance for connections to form between individuals (Ellison, Steinfield, & Lampe, 2007; Stets & Burke, 2000). In this study, the perceived structural social capital within the retailers Instagram community is defined as the amount of connection and interactivity the consumer perceives the retailer has based on their indication of affiliation and responsiveness on Instagram. In the context of social media, affiliation refers to the total number of consumers connected to a brand (Yang, Lin, Carlson, & Ross, 2016), depicting ties with others on Instagram, which can represent instrumental ties. Affiliation on Instagram will be evaluated by the number of posts, number of followers and likes on the retailer's Instagram profile. Responsiveness is defined as visible expressive ties that provide emotional bonding, social support, and reciprocal relationships (Ibarra & Andrews, 1993). For this study, responsiveness on Instagram will be evaluated by the retailer's ability to respond promptly to comments, concerns and customer service information of customers.

Cognitive social capital reflects a shared context and common understanding that facilitates interactions among parties (Ali-Hanssen et al., 2015). In this study, perceived cognitive social capital within the retailers Instagram community is manifested through shared value and norm of reciprocity. According to Dembek, Singh and Bhakoo (2016), shared values has many different definitions because scholars use the term either as a theoretical concept or a common word. Dembek et al. (2016), examined 73 articles about shared values and based on their findings they refer to shared values as “the sweet spot” (p.235) between social and organization benefits. Morgan and Hunt (1994) defines shared values as the extent to which partners have beliefs in common about what behaviors, goals, and policies are important or unimportant, appropriate or inappropriate and right or wrong. Customers can share beliefs with a brand through different attributes such as ethical views, product quality, promotion tactics or customer service. Norm of reciprocity is expecting benefits from the community from one’s present contribution and participation, such as information flow and knowledge sharing (Kankanhalli, Tan, & Wei, 2005). The Golden Rule “Do unto others as you would have them do unto you” is a norm recognized and accepted in society (Lewis, 2015), which is an example of reciprocity. However, this same idea can translate into the context of social media through repeated interactions and social exchange, including the exchange of personal experiences and advice (Blau, 1964; Whitener, Brodt, Korsgaard, & Werner, 1998).

Relational social capital refers the “kind of personal relationships people have developed with each other through a history of interactions” (Nahapiet & Ghoshal, 1988 p. 244). In this study the perceived relational social capital refers to social bonding. These interactions can aid organizations to build trust and relationships with another party (Bharati, Zhang, & Chaudhury, 2015). Social bonding applies to strong relationships that provide emotional kinship, trust and

social support (Putnam, 2000). Social bonding is an intangible asset to building a relationship, it is an emotion that elicits feelings of reliability, value, and likeability, which are characteristics of a relationship. On Instagram, customers can feel a social bond with a small apparel retailer by having someone to turn to help make shopping decisions, a source of engagement, and ultimately consider them to be a friend. As the social bond gets stronger and more developed, a deeper relationship can lead to positive behavioral actions toward the retailer. Structural and cognitive social capital are antecedents of relational social capital. Tsai and Ghoshal (1998) examined the interrelationships between the three social capital dimensions; structural, cognitive, and relational which were represented using the constructs; social interaction, shared vision and trustworthiness, respectively. They found that both structural (social interaction) and cognitive (shared visions) were indicators of relational social capital (trustworthiness) within electronic companies. As a result, more studies have used and supported this theoretical relationship (Wang et al., 2016; Bharati et al., 2015; Lee, Park, & Lee, 2015). Specifically, Wang et al. (2016), examined the interrelationships between the three dimensions and their relationship to electronic word-of-mouth. In their study structural social capital represented tie strength, cognitive social capital represented shared language and relational social capital represented trust. Their findings support the original results of Tsai and Ghoshal (1998); structural and cognitive social capital significantly affect relational social capital.

2.3.2 Perceived Benefit

Wu (2003) defined perceived benefits as the sum of advantages that meet a consumer's needs or wants. Perceived benefits can split into two dimensions; extrinsic and intrinsic benefits. Extrinsic benefits provide means with which consumers can fulfill other goals (Hui, Tan, & Goh, 2006). According to Hui et al. (2006), there are four important types of extrinsic benefits;

monetary saving, time saving, self-enhancement and social adjustment. Hui et al. (2006) also defines intrinsic benefits as ends in themselves to consumers, using three important types; pleasure, novelty, and altruism. Lin and Lu (2011) used extrinsic (usefulness) and intrinsic benefits (enjoyment) as components of perceived benefits. They examined network externalities and perceived benefit's influence on individuals continued intention to use a social networking service. In addition, Kim, Chan, and Gupta (2007), recognized that perceived benefits affect the individuals use of information technology through cognitive and affective benefits which are extrinsic and intrinsic factors. Based on the above literature, this study will use perceived usefulness to represent extrinsic benefits and perceived enjoyment to represent intrinsic benefits.

Many researchers refer to Davis' (1989) definition for perceived usefulness (Potgieter & Naidoo, 2017; Lin & Lu, 2011; Agag & El-Masry, 2016; Kim & Peterson, 2017), "the degree to which a person believes that using a particular system would enhance his or her job performance". The topic of perceived usefulness was originally limited to job-related contexts in previous literature, but it is also applied to the online context (Lin & Lu, 2011; Kim & Peterson, 2017). In this study, perceived usefulness will use the online context definition, which refers to the extent a customer believes that engaging with a small apparel retailer's Instagram page will provide useful benefits in facilitating their shopping decisions.

Perceived usefulness is commonly used in social media and technology literature and found as a predictor of technology continued intention and purchase intentions (Lin & Lu, 2011; Lin & Bhattacharjee, 2008; Erkan & Evans, 2016). In Kang and Lee's (2010) study, they obtained 281 responses from Korean undergraduate students. They found that perceived usefulness led to customer satisfaction and continuance intention for Cyworld – which is an online social network similar to Myspace. According to their discussion of the results, they

implied this information to be useful for online services, not only for users to obtain information effectively, but also to create a place where users would want to use their service. This leads to the other important predictor for perceived usefulness, purchase intentions. In order for customers to make a well-informed decision, different information and high-quality descriptions must be available to them (Chen, Gillenson, & Sherrell, 2002). Customers also expect to see useful information, or they will go to a competitor who has similar offerings (Kim & Song, 2010). Various studies (Enrique, Carla, Joaquin, & Silvia, 2008; Kim & Song, 2010; Xie, Zhu, Lu, & Xu, 2011) found perceived usefulness to have a significant impact on purchase intentions on the internet. Perceived usefulness not only influences continued use intentions and purchase intentions, but also customer's ability to build relationships. According to Lin and Bhattacharjee (2008) and Pfeil, Arjan, and Zaphiris (2009), a social networking site user cares whether the site allows them to build and maintain relationships using the various mechanism that aid them to meet strangers and keep in touch, form profiles and enable them to reach out to one another. The literature above reveals that perceived usefulness is important in the online context, which can give this study a holistic understanding of user's perspectives about small apparel retailers Instagram page.

Perceived enjoyment is the extent to which an internet user engages in social networks because it "yields fun and enjoyment" (Hsu & Lin, 2008, p.67). Additionally, enjoyment contributes to user's intention to participate with social networks because of its fun interaction process (Moghavvemi, Sharabati, Paramanathan, & Rahin, 2017; Hsu & Lin, 2008). On Instagram, perceived enjoyment is captured through the users having fun and delighting in the content posted by the small apparel retailer. Similar to perceived usefulness, perceived enjoyment is often found in technology usage literature as a predicator of continued usage

intention (Lin & Lu, 2011). Social networking sites are viewed as pleasure-oriented sites where users continue use with a stronger motivation if they have a more intense perceived enjoyment from it (Kang & Lee, 2010; Sledgianowski & Kulviwat, 2009). In another light, customer attitudes are a predictor of perceived enjoyment. Harb, Fowler, Chang, Blum, and Alakaleek, (2019) conducted an online survey to individuals who followed event pages on Facebook, Twitter and Instagram. The authors examined event fans attitudes towards their intentions to go to events based on the social networking sites, using perceived enjoyment as a variable. They found perceived enjoyment statistically significant in impacting event fans attitudes towards the event pages on the social networking site. The importance of perceived enjoyment in this study is its ability to shape positive attitudes, which gives social implications that the information and content provided should be presented in an enjoyable and user-friendly way (Harb, et al., 2019). Although perceived enjoyment is an affective variable, it also has the ability to influence an individual's behaviors, which makes it important to include in this study.

2.3.3 Trust

Trust can best be defined as a customer's willingness to rely on their exchange partner with the belief that they will be honest, reliable and engage in activities that only yield the best possible outcomes (Chellappa & Sim, 2005). Trust can also be defined as an expectation that others will not act opportunistically (Gefen, Karahanna, & Straub, 2003) and the vendor will give what has been promised (Ganesan, 1994). In the online context, trust is important due to the potential risks involved (Van der Heijden, Verhagen, & Creemers 2003). For small apparel retailers, the importance of trust is heightened. Small apparel retailers are not large corporations that are easily recognizable to the masses, as a result they have to work harder to market their brand. However, once customers are aware of small retailers, the trust factor is still absent

because they haven't had an experience or interaction with them. If trust is absent, potential customers may fear exchanging personal information with them (i.e. personal information or transaction details). As a result, this can prevent an organization's desired outcomes (Eastlick, Lotz, & Warrington 2006, Tarhini Mgbemena, Trab, & Masa'deh, 2015) such as brand loyalty. This makes small apparel retailers social media presence and activity critical to gaining trust.

SMEs use social media as a channel and opportunity to build trust as well as customer engagement, brand awareness, and loyalty (O'Cass & Weerawardena, 2009; O'Dwyer, Gilmore, & Carson, 2009). Guha et al., (2018) interviewed Australian SMEs owner managers to understand the factors of social customer relationship management (social CRM), customer engagement behaviors and social CRM dynamic capability. Through their interviews they found trust to be a key factor in SMEs social media management efforts. In the interview the SME owners mentioned phrases like "we do a lot of work with local community grown non-profit groups and if we publish it through social media it creates a level of trust in people who follow us in the community" (p. 11). In addition, Salam and Hoque (2019), found social media to play a mediating role between relationship marketing and SME performance. They defined relationship marketing to include (trust, bonding, communication, reciprocity, shared value and empathy) and SME performance as financial performance, customer satisfaction and strategic performance. Based on the literature above, trust developed via social media benefits SMEs two ways; relationship building and business performance. Trust must be present in a relationship before customers have intentions of behavior outcomes (Gefen, 2000; Laroche, Habibi, Richard, & Sankaranarayanan, 2012; Nyoni & Velempini 2015; Potgieter & Naidoo, 2017). Therefore, it is relevant to include trust as a mediating variable in this conceptual model.

2.3.4 Brand Identification

According to Tuškej, Golob, & Podnar (2013), consumer-brand identification refers to the individual's sense of sameness with a particular brand. Identification occurs when an individual sees themselves as psychologically intertwined with the characteristics of the group (So, King, Hudson, & Meng, 2017). Additionally, scholars support that strong consumer-company relationships are based on consumers identification with companies or brands that help them satisfy important self-definitional needs (Bhattacharya & Sen, 2003), such as self-congruity, self-distinctiveness, and self-enhancement (King, Schilhavy, Chowa, & Chin, 2016). When customers are attached to a brand, they also care about them, which can lead to benefits for the company such as customer loyalty (Bhattacharya & Sen, 2003). Customer loyalty compromises attitudes and purchase behaviors (Watson, Beck, Henderson, & Palmatier, 2015). A strong sense of connection or sameness can compel a customer to want to engage with the company. For small apparel retailers gaining loyal customers can help sustain their business and according to literature brand identification is a way to achieve this.

2.3.5 Purchase Intention

Purchase intention is a customer's volitional commitment to purchase from a retailer (Kim, Ferrin, & Rao, 2009). Purchase intention is a key factor in the retail industry because the store drives on sales. Purchase intentions can be affected by several factors. Thomas, Wirtz, and Weyerer, (2019), found that different attributes of online reviews positively influenced purchase intentions. Hamdani, Abdul, and Maulani (2018), supports the same concept, E-WOM influencing purchase intentions. Brand experience and reliability are other factors that also influence purchase intentions and brand loyalty, according to Ong & Zien Yusoff's (2015). Consumers intent to purchase can heavily be swayed positively or negatively, which is important

to study all areas that affect purchase intentions. This study is using purchase intentions as the outcome variable. By doing so, it can bring implications to the influence of social capital dimensions in Instagram and relationship building constructs (i.e. social bonding, trust, and brand identification) that can lead to purchase intentions. The following section builds on these relationships, developing the hypotheses for this study.

2.4 Hypothesis Development

2.4.1 Perceived Affiliation, Perceived Responsiveness and Social Bonding

Depending on the social media platform, consumers can be connected through different ways such as, following, liking, and online brand communities. Hofer and Aubert (2013), conducted a study examining the number of followers and followees on Twitter and its effect on bridging and bonding. They found that the greater number of followers their participants possessed, online bonding increased (Hofer & Aubert, 2013). Lee, Kim, and Ahn (2014), examines the number of Facebook features usage in relation to bridging and bonding. The number of Facebook features usage refers to the communication and interaction among users – status, wall, comment, news feed, likes, message, photo, chat, group, game, fan page, event, note and friend (Ryan & Xenos, 2011). Specifically, Lee et al., (2014), supports that frequency in Facebook likes has a positive relationship to bonding. According to Ellison et al. (2014), if a Facebook status is without likes or comments this can signal lack of interest from one’s network. In contrasts, more likes and comments can suggest retailer are invested in cultivating relationships which can allow small apparel retailers to build their reputation and network. Therefore, the hypothesis is as follows:

H1: Customer’s evaluation of small apparel retailer’s Instagram affiliation will positively affect social bonding.

Ahearne et al. (2007), linked responsiveness to the reliability of a salesperson by identifying who is “promptly returning phone calls, following up on commitments, fulfilling customer requests, and remaining available when needed” (p. 605). This definition can be translated to the social media context, in terms of small apparel retailers responding to complaints, comments, and other requests made on Instagram (Agnihotri et al., 2016). Responsiveness can create expressive ties through social media replies. Social media creates a two-way communication between customers and brands, allowing for customers to strengthen their relationship with the brand (Rishika et al., 2013) and building a sense of connection (Agnihotri et al., 2016). According to Ellison et al. (2014), if there is a delay or lack of response to an email it may represent neglect. If lack of response creates a sense of neglect, then response to comments on small apparel retailers Instagram should do the opposite, express a sense of care and attention, creating a bond with their customers or followers. Additionally, responsiveness is included in the concept of customer engagement on social media, which is an important key in social media marketing strategies (Chatzithomas, Boutsouki, Leonidas, & Zotos, 2014). Social media marketing yields relationship building with online communities (Jordan, 2018); therefore, the hypothesis is as follows:

H2: Customer’s evaluation of small apparel retailers Instagram responsiveness will positively affect social bonding.

2.4.2 Perceived Shared Value, Perceived Norm of Reciprocity and Social Bonding

Jin (2018) finds that customers perception of authenticity for shared values and corporate competence influences self-brand connection. Social tie formation is driven by similar interest and shared activities (Zeng and Wei, 2013) therefore the hypothesis is as follows:

H3: Customer’s shared values within small apparel retailer’s Instagram page will positively affect social bonding.

Norm of reciprocity serves as a catalyst for relationship and community building (Gouldner, 1960; Molm, 2010). Additionally, positive reciprocity is the exchange performed with good intentions or goals in mind, the foundation of trust, social capital, connectivity and relationship maintenance, which strengthen off and online communities (Ammann, 2011; Gaudeul & Giannetti, 2013; Molm, 2010). Therefore, the hypothesis is as follows:

H4: Customer's norm of reciprocity within small apparel retailer's Instagram page will positively affect social bonding.

2.4.3 Perceived Usefulness, Perceived Enjoyment and Social Bonding

When customers view a social media site to be useful and provide benefits such as descriptive product information or active brand communities, they think positive about the brand (Lin & Lu, 2011) and have intentions of continued usage (Nedra, Hadhri, & Mezrani, 2019). Nedra et al. (2019), supports that perceived usefulness influences positive attitudes about using Instagram. According to Hui et al., (2006), social adjustment is a type of perceived benefits that refers to the need of people to establish social identities by integrating into a desired social group. This concept can be applied to the small apparel retailers providing useful benefits to their customer, that makes them feel they are apart and included in their social group. Perceived usefulness can yield benefit to the user; thus, they would be willing to create a relationship with a retailer on Instagram. Therefore, this study hypothesizes:

H5: Customer's perceived usefulness of a small apparel retailer's Instagram page will positively affect social bonding.

Kang and Lee, (2010) and Sledgianowski and Kulviwat, (2009) consider social networking sites to be a pleasure-oriented system where users with stronger motivation receive more intense perceived enjoyment from it. Previous literature supports enjoyment has a positive effect on continued intention to use a social networking service (Lin and Lu, 2011). If customers

are continuing the use of following the brand, their intention to building a relationship can increase, thus the hypothesis is as follows:

H6: Customer's perceived enjoyment towards small apparel retailer's Instagram page will positively affect social bonding.

2.4.4 Social Bonding and Trust

When individuals interact with their social network often and have close relationships, they perceive one another to be more trustful (Law, 2008) and trustworthy (Pan and Chiou, 2011), thus social interactions grow into trusting relationships (Granovetter, 1985). This concept can apply to customer-brand relationships on social media. When there is a strong connection or social bond between the customer and brand, it becomes hard for them to disengage (Ponder, Bugg Holloway, & Hansen 2016). Crofts, et al. (2001), finds social bonding to be a strong predictor of trust. Therefore, the social bond that is created on social media affects and influences user's perceptions and trust towards brands (Bertrand, 2013). Based on the above, the hypothesis is as follows:

H7: Customer's social bonding with a small apparel retailers Instagram page will positively affect trust towards the retailer.

2.4.5 Social Bonding and Brand Identification

According to Tuškej et al. (2013), consumer-brand identification refers to the individual's sense of sameness with a particular brand. Customer brand identification tends to create powerful relations with brands because they express and enhance one's identity (McEwen, 2005), especially if the consumer animates, humanizes or personalizes the brand (Fournier, 1998). Social bonding applies to strong relationships that can provide emotional kinship, trust and social support (Putnam, 2000). Tate, Gao, Zhang, & Johnstone (2016), respondents support that the depth of a customer's engagement with online brands formed a symbolic self-expression with the

brand. One of their respondents said they had a friend who loved Chanel because of how much she wore it, felt connected to it and had the same personality as Chanel. This customer had a strong relationship with Chanel, which ultimately led her to identifying as the brand through her wardrobe and personality. In addition, Instagram has the second highest to Twitter to have a greater level of brand identification towards brands according to Phua, Jin, & Kim, (2017a). Using this same logic, the social bond between the Instagram followers of small apparel retailers can develop brand identification, therefore the hypothesis is as follows:

H8: Customer's social bonding with a small apparel retailers Instagram page will positively affect their brand identification.

2.4.6 Trust and Brand Identification

Trust creates a greater confidence and enhances customer's pride in identifying with the brand (Bergami & Bagozzi, 2000; Kuenzel & Halliday, 2008). Becerra and Badrinarayanan, (2013), finds that brand trust significantly reflects brand identification. Additionally, when trust is formed towards a brand, the relationship becomes highly valued in the eyes of the consumer and demonstrates their belongingness by identifying with the brand (Becerra & Badrinarayanan, 2013). The trustworthiness of the identity influences the attractiveness of a company's identity to consumers, as a result the consumers trust the image of the company that's communicated and more likely to identify with the company (Bhattacharya & Sen, 2003). Therefore, the hypothesis is as follows:

H9: Trust positively affect customer's brand identification with a small apparel retailer.

2.4.7 Brand Identification and Purchase Intention

Becerra and Badrinarayanan (2013), states that brand trust and brand identification have the power to influence brand evangelism, which includes purchase intentions. According to the

social identification theory, individuals who identify with an organization will commit themselves to actions that support the organization (Dutton and Dukerich, 1991). Cornwell and Coote's (2005) study support the level a participant identifies with an organization is positively related to purchase intentions. This logic can be applied to customers brand identification and purchase intentions with a small apparel retailer. Therefore, the hypothesis is as follows:

H10: Customer's brand identification will positively affect purchase intentions towards a small apparel retailer.

2.4.8 Trust and Purchase Intention

Authors such as Potgieter, and Naidoo (2017) and Boateng and Narteh (2016) found trust to play a mediating role between relationship factors (i.e. beliefs, attitudes, and online relationship practices) and relationship outcomes including continuance behavior intentions and customer loyalty in the online context. Small apparel retailer's business growth and sustainment is based on transactions and purchase intentions because that is where profit derives. Social media can be used to build trust for franchises (Bertrand, 2013). As social media becomes a medium to purchasing from a brand, ensuring a small apparel retailer's Instagram page is persuasive through aesthetic images and content to complete a purchase, which can be preceded by trust and critical to their success. Higher levels of trust will increase the likelihood that a consumer is willing to accept a level vulnerability by forming an intention to purchase (Kim et al., 2009). Additionally, Konstantopoulou et al. (2019) study found that once an Instagram influencer gained the participants' trust, the decision-making process was facilitated. This same concept can be true for brands and participants; therefore, the hypothesis is:

H11: Trust will positively affect customer's purchase intentions towards a small apparel retailer.

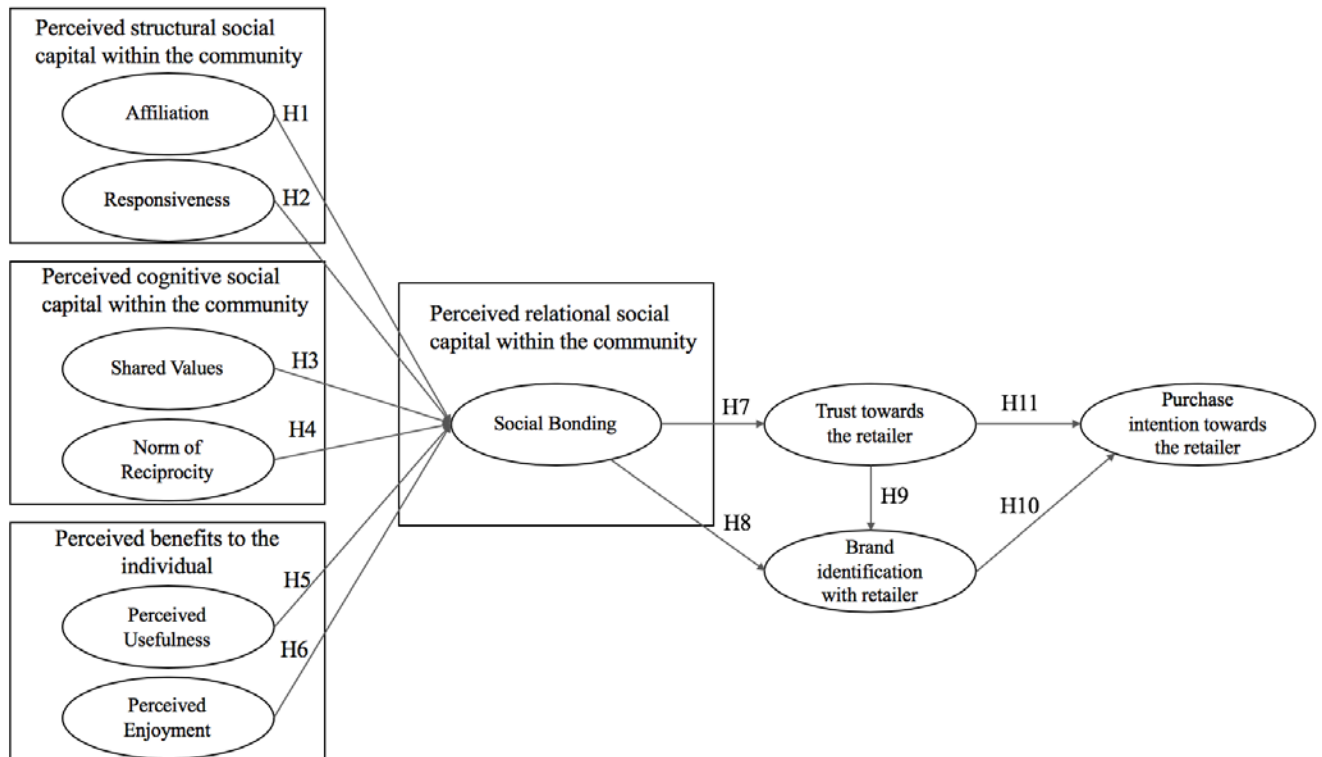


Figure 1. Small apparel retailer’s customer’s evaluation for Instagram attributes towards purchase intentions conceptual framework.

CHAPTER 3

METHODOLOGY

3.1 Research Design

This study conducted a quantitative survey to test the relationships between perceived affiliation, perceived responsiveness, shared values, norm of reciprocity, perceived usefulness and perceived enjoyment to social bonding with a small apparel retailer. Secondly, this study examined if social bonding with the retailer influence trust, brand identification and ultimately purchase intentions towards the retailer. Below are the variables measurements, reliability and validity scores.

3.2 Instrument Design

3.2.1 Affiliation

Affiliation refers to the total amount of consumers connected to a brand on Instagram. In this study, a three-item scale is developed to measure participants evaluation of small apparel retailer's affiliation on Instagram. The items uses an ordinal 5-point Likert scale, ranging from (1) *strongly disagree* to (5) *strongly agree*.

3.2.2 Responsiveness

This study defines responsiveness as small apparel retailer's alertness or ability to respond proactively to customer complaints, comments and other request made on their Instagram page. Items for measuring responsiveness is adopted from Cenfetelli et al., (2008), using an ordinal 5-point Likert scale, ranging from (1) *strongly disagree* to (5) *strongly agree*. The items represent a customer's evaluation on how small apparel retailers respond to their needs on Instagram. The responsiveness construct has a reliability Cronbach alpha score of .82 and a validity score of 0.424 to the correlation to continuance intention (Potgieter, & Naidoo, 2017).

3.2.3 Shared Values

Shared values are the extent to which partners share the same beliefs with the small apparel retailer about what behavior, goals and policies are important or unimportant, appropriate or inappropriate and right or wrong. Wong et al. (2001), defines shared goals as the degree to which one has collective goals, missions and visions with other people. Based on the similarity in the definitions for shared values and shared goals, the shared goals items are adopted to measure shared values. One item is from Ko et al. (2005) and two are from Tsai and Ghoshal (1998), using an ordinal 5-point Likert scale, (1) *strongly disagree* to (5) *strongly agree*. According to Chow and Chan (2008), shared goals has a reliability Cronbach alpha score of .77 and convergent validity is supported.

3.2.4 Norm of Reciprocity

Norm of Reciprocity is when users expect benefits from the small apparel retailers Instagram community based on their present contribution and participation. To measure norm of reciprocity, items were adopted from Moghavvemi et al. (2017). These items measured user's willingness to share their knowledge if they knew they'd receive the same exchange. The items are measured using an ordinal 5-point Likert scale, ranging from (1) *strongly disagree* to (5) *strongly agree*. According to Moghavvemi et al. (2017) study, norm of reciprocity Cronbach alpha exceeded the acceptable range of .70, supporting its reliability. Additionally, convergent validity for norm of reciprocity was equal to or greater than 0.50.

3.2.5 Perceived Usefulness

Perceived usefulness refers to a customer's belief that a small apparel retailers Instagram page will be useful and provide benefits. To measure perceived usefulness, items were adopted from Davis et al. (1989). These items will measure customer's evaluation of the usefulness the

small apparel retailers Instagram page provides. Items are measured using an ordinal 5-point Likert scale, ranging from (1) *strongly disagree* to (5) *strongly agree*. Based on Potgieter, & Naidoo (2017) study, perceived usefulness has a reliability Cronbach alpha score of .907 and a strong validity score of 0.605 in correlation to continuance intention.

3.2.6 Perceived Enjoyment

Perceived enjoyment is the extent to which a customer's engagement on Instagram that yields fun and enjoyment. Items to measure perceived enjoyment are adopted from Agarwal and Karahanna (2000) and Kim et al. (2007). These items will measure a customer's enjoyment when engaging on small apparel retailers Instagram page using an ordinal 5-point Likert scale, (1) *strongly disagree* to (5) *strongly agree*. Perceived enjoyments reliability score is .91 for both Cronbach alpha and composite reliability (Lin & Lu, 2011). Its convergent and discriminant validity is satisfactory (Lin & Lu, 2011).

3.2.7 Social Bonding

Social bonding is an emotional connection between the customer and small apparel retailer on Instagram. Two items from Williams (2016) bonding scales are adopted to this study. Bonding has a reliability Cronbach alpha score of .85 (Phua et al., 2017b) and positive validity (Williams, 2006). Three items will be adopted from Beatty, Coleman, Reynolds, & Lee (1996). According to Ponder et al. (2016), social bonds composite reliability is .95 and convergent and discriminant validity is supported. These items will measure a customer's evaluation of the extent of their feelings to connect with small apparel retailer's Instagram page, using an ordinal 5-point Likert scale (1) *strongly disagree* to (5) *strongly agree*.

3.2.8 Trust

Trust is best defined as a customer's willingness to rely on their exchange partner to be honest and reliable to provide what has been promised. Four items are adopted from Chaudhuri and Holbrook (2001) to measure brand trust for small apparel retailers, using an ordinal 5-point Likert scale, (1) *strongly disagree* to (5) *strongly agree*. According to So, King, Sparks and Wang (2016), brand trust's average variance extracted, and composite reliability score is .74 and .92, respectively. Additionally, So, et al. (2016) finds the convergent validity to be strong and the discriminant validity supported.

3.2.9 Brand Identification

Consumer-brand identification refers to the individual's sense of sameness with a small apparel retailer. In total, three items were adopted from Kuenzel and Halliday (2008) to measure consumer-brand identification. The items assessed the individual's sense of identification with a small apparel retailer using a 5-point Likert scale, (1) *strongly disagree* to (5) *strongly agree*. Consumer-brand identification is reliable, according to Kuenzel and Halliday (2008) study, with a Cronbach alpha score of .81 and validity was demonstrated.

3.2.10 Purchase Intention

Purchase intentions is a customer's predetermined commitment to purchase from a small apparel retailer. Three items are borrowed from Kim, Xu, and Gupta. (2012) and Algesheimer Dholakia, and Herrmann (2005) to measure a customer's decision to purchase from a small apparel retailer, using an ordinal 5-point Likert scale, (1) *strongly disagree* to (5) *strongly agree*. According to Agag and El-Masry (2016), purchase intention's Cronbach alpha score is .827 and strong convergent and good discriminant validity is supported.

3.3 Data Collection

Data was gathered using an online questionnaire survey through Qualtrics, a software that specializes in collecting and analyzing data for market research. To ensure wider participation of Millennial shoppers, two different strategies were used for data collection. First, the survey link was distributed to students at a large Southern university in the United States. As an incentive, participants received extra credit for the class. The researcher contacted the professors of the University explaining the study's purpose and if they were willing to help collect data through their students. Upon the professors' approval, the survey link along with a short description about the survey's details, was emailed to the professor to distribute to their students. In addition, snowball sampling was administered through the researcher's social media account. Similarly, to the college student's recruitment, the researcher posted on social media the survey link and a short description of the purpose of the study and its qualifications to participate. For both data collection methods, the researchers offered an incentive for participants to enter a drawing for a \$25 Amazon gift card. The data collection process lasted a little over 3 months, June 27 to September 9, due to the specific sample characteristics.

Since this study was specifically about small apparel retailers on Instagram, two screening questions were asked at the beginning of the survey. The first screening question asked, "Are you an Instagram user?" and the second "Do you follow a small apparel retailer on Instagram?". Within the second screening question, the definition for a small apparel retailer was given. Following the second question, the respondent had to name the small apparel retailer they followed on Instagram, which they would use to base their answers for the remainder of the questionnaire.

3.4 Data Analysis

This study used SPSS, a statistical software, to analyze the data. Exploratory factor analysis (EFA) tested the items to ensure they were measuring their respective construct. The extraction method was principal component analysis. The rotation method was Varimax with Kaiser normalization. Linear regression and multiple regression tested the hypothesized relationships. Cronbach alpha, mean score, variance, and multi-collinearity errors were reported.

CHAPTER 4

RESULTS

4.1 Sample Characteristics

Out of 413 responses, 200 responses were usable, complete and accurate. The researcher checked all the given names of small apparel retailers on Instagram to ensure they were “small”. The Small Business Administration defines small businesses as an annual revenue of \$7.5 million, however Kenton (2018) mentions that business size standards can vary based on industry. Specifically small apparel retailers annual revenue varies based on the product sold; clothing and shoes annual revenue is \$27.5 million and accessories and jewelry is \$15 million annually (U.S Small Business, 2019). Using this information, I Googled the given business names’ annual revenue to ensure they were a small business. When this information was not available, the researcher looked at other business information such as; number of followers, likes, and verification on Instagram and number of locations the retailer had. Some of the popular small apparel retailers named by participants were: Kaahani (@ourkaahni), Laurel E. Boutique (@shoplaurele), The Palm Tree Boutique (@thepalmtreeboutique) and Blue Jean Baby (@shopbluejeanbaby).

Of the 200 responses, 82.4% were female and 17.6% were male (Table 1). According to *Women’s clothing boutique business plan* (n.d.), women control 81% of the household purchase decisions. Majority of the participants were undergraduate students, so the mean age is 23 years old and the largest age group is 18-25 years old (Tables 1 and 2). For this same reason, 41.7% of responders have some college, but no degree and earns less than \$10,000 annually (42.7%). The birth year range for generational cohort groups vary depending on the source because there isn’t an official range established. Therefore, majority of the participants can fall into either the

Millennial or Generation Z cohort, which are the most populated generational cohorts in the United States (Duffin, 2019).

Table 1

Demographic Characteristics and Frequencies

	Characteristic	n	%
Gender	Female	164	82.4%
	Male	35	17.6%
Age	18-25	165	84.6%
	26-30	22	11.3%
	31-40	5	2.6%
	40+	3	1.5%
Education	Associate degree in college (2-year)	51	25.6%
	Bachelor's degree in college (4-year)	57	28.6%
	High school graduate	6	3.0%
	Less than high school degree	1	0.5%
	Professional degree (JD, MD)	1	0.5%
	Some college but no degree	83	41.7%
Income	Less than \$10,000	85	42.7%
	\$10,001 - \$20,000	39	19.6%
	\$20,001 - \$30,000	26	13.1%
	\$30,001 - \$40,000	19	9.5%
	\$40,001 - \$50,000	11	5.5%
	\$50,001 - \$60,000	11	5.5%
	\$60,001 - \$70,000	4	2.0%
	Over \$100,000	4	2.0%

Table 2

Demographic Average Age and Standard Deviation

	Mean	Std. Deviation
Age	23.15	4.084

Millennial and Generation Z have a combined shopping power of over \$200 billion and retailers are focusing their attention on this consumer group in 2019 (Swan, 2019). According to *50 Statistics About Retail Marketing and Consumer Shopping Trends* (2018), Millennials have the second highest rate (46%) to shop at independent boutiques in comparisons to the other generation cohorts. Also, amongst Millennials, Instagram is another online channel they use to buy clothing (Swan, 2019). Based on the statistics above, my samples demographics align with the retail industry's focus on Millennials and Gen Z and the research purpose of this study.

4.2 Exploratory Factor Analysis and Reliability

Exploratory factor analysis (EFA) was conducted to identify the underlying constructs among the measured variables. After the initial EFA, items with low loadings were deleted. Initially, perceived usefulness had six items. The sixth item was deleted due to low factor loading (.523). The question asked if “the participants life would be negatively affected without access of the small apparel retailer’s Instagram page”. The term “life” could have been too vague and might not have resonated with the participants immediately, thus leading to a low loading on the factor that other perceived usefulness items were loaded on.

Additionally, perceived usefulness was split in half. After close inspection of each items, it was found that the first three items all relate to perceived usefulness while the last two speaks more about perceived convenience. While perceived convenience wasn't an initial construct of this study, the researchers decided to split the original perceived usefulness construct into perceived usefulness and perceived convenience based on the EFA result. In addition to the EFA result, the literature supports that perceived convenience is a perceived benefit that influences user's behavior on social media and mobile devices (Phau & Teah, 2009; Larivière, Joosten, Malthouse, Van Birgelen, Aksoy, Kunz, & Huang, 2013; Cheung, Lee, & Chan, 2015). As a

result, perceived convenience was necessary to include in this study as another perceived benefit on Instagram.

The second item for trust was deleted as it also had a low loading (.516). The item asked the participants if they relied on the small apparel retailer. The term “rely” can apply to various contexts such as “I rely on the retailer to post daily” or “I rely on the retailer to uplift me”. Each of these statements assign a different level of importance and personal meaning to the term rely. Therefore, the item was deleted after the initial EFA due to the question being too broad in its concept. The revised conceptual model is presented in Figure 2.

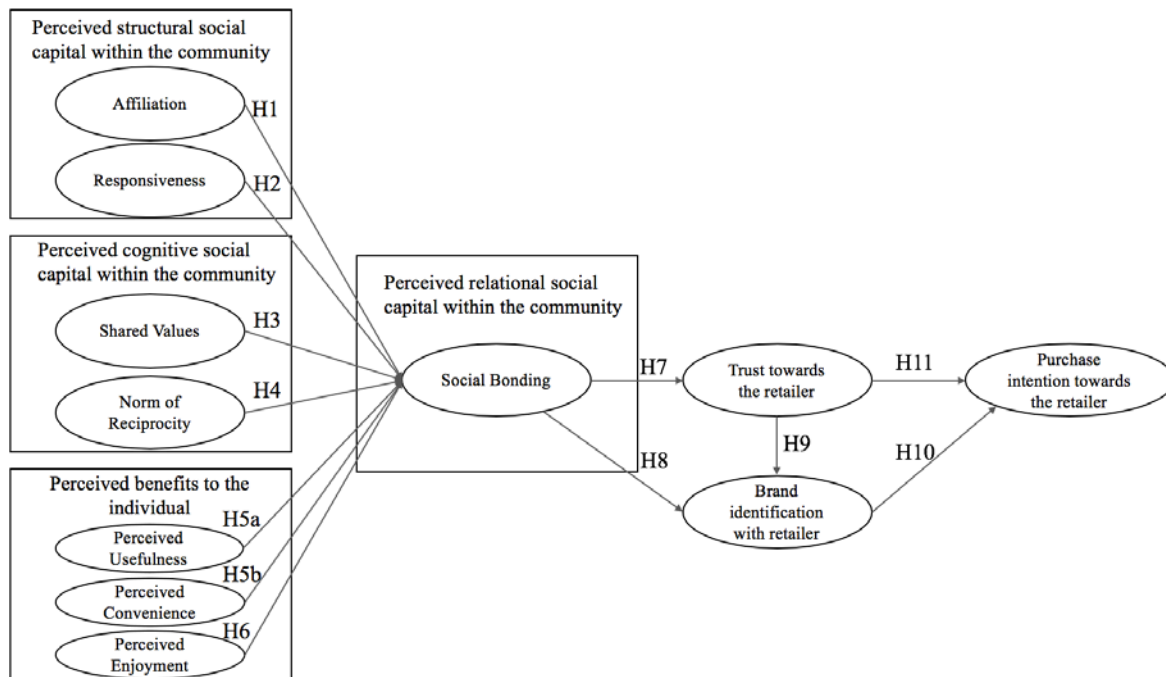


Figure 2. Revised Small apparel retailer's customer's evaluation for Instagram attributes towards purchase intentions conceptual framework.

Once the low loading items were deleted, the final EFA was ran using 11 components. The items loaded properly for the respective factors. The factor loading results of the EFA are presented in Table 3. Cronbach's alpha scores were obtained to ensure reliability of each construct. Overall, Cronbach's alpha values are above .7. Cronbach alpha, mean and standard deviation for each construct is also presented in Table 3.

Table 3

Construct Items Factor Loading, Cronbach Alpha, Mean Score and Standard Deviation

	Items	Factor Loading	Cronbach alpha	Mean	Std. Deviation
Perceived Affiliation	Q1_1	0.575	.738	3.49	0.963
	Q1_2	0.857			
	Q1_3	0.859			
Perceived Responsiveness	Q2_1	0.802	.838	3.96	0.917
	Q2_2	0.828			
	Q2_3	0.757			
Perceived Usefulness	Q3a_1	0.658	.885	4.01	0.814
	Q3a_2	0.684			
	Q3a_3	0.590			
Perceived Convenience	Q3b_1	0.652	.802	3.94	0.976
	Q3b_2	0.790			
Perceived Enjoyment	Q4_1	0.685	.905	3.88	0.821
	Q4_2	0.814			
	Q4_3	0.806			
	Q4_4	0.801			
Shared Vales	Q5_1	0.711	.813	3.74	0.787
	Q5_2	0.762			
	Q5_3	0.727			
Norm of Reciprocity	Q6_1	0.664	.857	3.51	0.894
	Q6_2	0.635			
	Q6_3	0.698			
	Q6_4	0.736			
	Q6_5	0.711			
Social Bonding	Q7_1	0.531	.865	3.14	1.125
	Q7_2	0.786			
	Q7_3	0.804			
	Q7_4	0.732			
	Q7_5	0.720			

(table continues)

	Items	Factor Loading	Cronbach alpha	Mean	Std. Deviation
Trust	Q8_1	0.791	.922	4.11	0.664
	Q8_2	0.855			
	Q8_3	0.846			
Purchase Intentions	Q9_1	0.722	.795	4.00	0.781
	Q9_2	0.734			
	Q9_3	0.545			
Brand Identification	Q10_1	0.800	.858	3.49	1.087
	Q10_2	0.837			
	Q10_3	0.709			

Possibility of multicollinearity between the independent variables were investigated through the correlation table, multiple regression and collinearity. Correlations among the 7 independent variables (i.e., perceived affiliation, perceived responsiveness, shared values, norm of reciprocity, perceived usefulness, perceived convenience, and perceived enjoyment) were below .5. Collinearity for all variables were below 22. Construct tolerance values are all high and exceed .2.

4.3 Hypothesis Results

4.3.1 Structural Social Capital, Cognitive Social Capital and Perceived Benefit (H1-6)

Multiple regression was conducted to test H1~H6 (Table 4). The analysis result shows that norm of reciprocity had a significant positive effect on social bonding ($p=.000$ $\beta= .343$), supporting H4. In addition, perceived convenience had a significant relationship to social bonding ($p=.04$ $\beta= .109$). However, perceived affiliation, perceived responsiveness shared values, perceived usefulness, and perceived enjoyment was not found to have a significant effect on social bonding (H1, H2, H3, H5, H6).

Table 4

Hypothesis 1-6 Multiple Regression Analysis Results

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
(H1) PA → SB	.662	.020	.024	.437
(H2) PR → SB	.346	-.050	-.061	-.944
(H3) SV → SB	.079	.090	.129	1.759
(H4) NR → SB	.000	.343	.432	6.885
(H5a) PU → SB	.634	.026	.026	.477
(H5b) PC → SB	.04	.109	.125	2.062
(H6) PE → SB	.097	.088	.120	1.665
R ² = .228				

Note. PA = Perceived Affiliation; PR = Perceived Responsiveness; SV = Shared Values; NR = Norm of Reciprocity; PU = Perceived Usefulness; PC = Perceived Convenience; PE = Perceived Enjoyment, SB = Social Bonding. Statistically significant relationships are in boldface.

4.3.2 Social Bonding, Trust, Brand Identification and Purchase Intention (H7-11)

Linear regression analysis tested the relationship between social bonding and trust, H7 (Table 5). Social bonding was found to be significant to trust ($p=.000$ $\beta= .269$). Multiple regression analysis was run to test H8 and H9 (Table 6). Trust and social bonding are both found to be significant to brand identification (trust, $p=.000$ $\beta= .253$, social bonding $p=.000$ $\beta= .297$). Multiple regression analysis was run to test H10 and H11 (Table 7). Brand identification and trust had a significant relationship to purchase intentions (brand identification $p=.000$ $\beta= .180$, trust $p=.000$ $\beta= .372$). All hypotheses testing results are presented in Table 8.

Table 5

Hypothesis 7 Linear Regression Analysis Result

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
(H7) SB → Trust	.000	.269	.159	6.839
R ² = .073				

Note. SB = Social Bonding. Statistically significant relationships are in boldface.

Table 6

Hypothesis 8 and 9 Multiple Regression Analysis Results, Brand Identification

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
(H8) SB → BI	.000	.297	.287	7.773
(H9) Trust → BI	.000	.254	.414	6.617
R ² = .192				

Note. SB = Social Bonding, BI = Brand Identification. Statistically significant relationships are in boldface.

Table 7

Hypothesis 10 and 11 Multiple Regression Analysis Results, Purchase Intentions

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
(H10) BI → PI	.000	.180	.129	4.689
(H11) Trust → PI	.000	.372	.437	9.669
R ² = .215				

Note. BI = Brand Identification, PI = Purchase Intentions. Statistically significant relationships are in boldface.

Table 8

Hypothesis 1-11 Summary

(H1) Perceived Affiliation	→	Social Bonding	<i>Not supported</i>
(H2) Perceived Responsiveness	→	Social Bonding	<i>Not supported</i>
(H3) Shared Values	→	Social Bonding	<i>Not supported</i>
(H4) Norm of Reciprocity	→	Social Bonding	Supported
(H5a) Perceived Usefulness	→	Social Bonding	<i>Not supported</i>
(H5b) Perceived Convenience	→	Social Bonding	Supported
(H6) Perceived Enjoyment	→	Social Bonding	<i>Not supported</i>
(H7) Social Bonding	→	Trust	Supported
(H8) Social Bonding	→	Brand Identification	Supported
(H9) Trust	→	Brand Identification	Supported
(H10) Brand Identification	→	Purchase Intentions	Supported
(H11) Trust	→	Purchase Intentions	Supported

4.4 Ad Hoc Analysis

Contrary to our expectation, the first multiple regression analysis (H1-6) found all but one of the independent variables significant to social bonding. The initial reasoning was that the users will build relational social capital (i.e. social bonding) on the retailer's Instagram page before it is transferred to the retailer for stronger trust, brand identification and purchase intention. While previous literature supported the initially hypothesized relationship, several studies have examined how Millennials and younger consumers use social media for relationship building (McCorkindale, DiStaso, & Sisco, 2013) and how they're shopping decisions are influenced by social media differently than older generations (Salpini, 2017). It is possible that younger consumers have different ways to build relationships on social media and in particular towards a small apparel retailer. They might directly transfer the structural social capital, cognitive social capital and perceived benefit from the Instagram page to the retailer, rather than formulating a strong social bonding for the Instagram page first. Therefore, an ad hoc multiple regression analysis tested the effect of the structural social capital, cognitive social capital and perceived benefit (i.e., perceived affiliation, perceived responsiveness, shared values, norm of reciprocity, perceived usefulness, perceived convenience, and perceived enjoyment) on trust, brand identification, and purchase intentions.

4.4.1 Trust

Perceived usefulness ($p=.000$ $\beta= .198$), perceived enjoyment ($p=.006$ $\beta= .143$), shared values ($p=.025$ $\beta= .114$) and norm of reciprocity ($p=.024$ $\beta= .112$) were found to have a significant relationship to trust. However, perceived affiliation, perceived responsiveness, and perceived convenience were found insignificant to trust (Table 9).

Table 9

Ad Hoc Multiple Regression Analysis Results, Trust

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
PA → Trust	.625	-.023	-.016	-.490
PR → Trust	.055	.101	.073	1.924
PU → Trust	.000	.198	.162	3.618
PC → Trust	.268	.058	.039	1.108
PE → Trust	.006	.143	.116	2.741
SV → Trust	.025	.114	.097	2.250
NR → Trust	.024	.112	.083	2.259
R ² = .239				

Note. PA = Perceived Affiliation; PR = Perceived Responsiveness; SV = Shared Values; NR = Norm of Reciprocity; PU = Perceived Usefulness; PC = Perceived Convenience, PE = Perceived Enjoyment. Statistically significant relationships are in boldface.

4.4.2 Brand Identification

Perceived responsiveness ($p=.018$ $\beta= -.127$), perceived usefulness ($p=.001$ $\beta= .191$), perceived enjoyment ($p=.036$ $\beta= .112$), shared values ($p=.002$ $\beta= .166$) and norm of reciprocity ($p=.000$ $\beta= .223$) had a significant relationship to brand identification. Again, perceived affiliation and perceived convenience were found insignificant to brand identification (Table 10).

Table 10

Ad Hoc Multiple Regression Analysis Results, Brand Identification

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
PA → BI	.449	-.036	-.041	-.759
PR → BI	.018	-.127	-.151	-2.367
PU → BI	.001	.191	.255	3.415
PC → BI	.925	-.005	-.006	-.094
PE → BI	.036	.112	.148	2.104
SV → BI	.002	.166	.229	3.188
NR → BI	.000	.223	.272	4.425
R ² = .208				

Note. PA = Perceived Affiliation; PR = Perceived Responsiveness; SV = Shared Values; NR = Norm of Reciprocity;

PU = Perceived Usefulness; PC = Perceived Convenience; PE = Perceived Enjoyment, BI = Brand Identification. Statistically significant relationships are in boldface.

4.4.3 Purchase Intention

Lastly, the following were significant to purchase intentions, perceived usefulness ($p=.021$ $\beta= .129$), perceived convenience ($p=.000$ $\beta= .227$) and norm of reciprocity ($p=.020$ $\beta= .117$). Perceived affiliation, perceived responsiveness, perceived enjoyment, and shared values did not have any significance on purchase intentions (Table 11). Detailed discussion on the results follow in Chapter 5. See Table 12 for the summary of the ad hoc testing.

Table 11

Ad Hoc Multiple Regression Analysis Results, Purchase Intentions

Hypotheses	<i>p</i>	Standardized Beta	Unstandardized Beta	t value
PA → PI	.984	.001	.001	.020
PR → PI	.124	.083	.070	1.540
PU → PI	.021	.129	.124	2.310
PC → PI	.000	.227	.181	4.257
PE → PI	.178	.072	.068	1.349
SV → PI	.441	.040	.040	.772
NR → PI	.020	.117	.103	2.332
R ² = .208				

Note. PA = Perceived Affiliation; PR = Perceived Responsiveness; SV = Shared Values; NR = Norm of Reciprocity; PU = Perceived Usefulness; PC = Perceived Convenience; PE = Perceived Enjoyment, PI = Purchase Intentions. Statistically significant relationships are in boldface.

Table 12

Ad Hoc Summary Towards Trust, Brand Identification and Purchase Intentions

Perceived Affiliation	→	Trust	<i>Not supported</i>
Perceived Responsiveness	→	Trust	<i>Not supported</i>
Shared Values	→	Trust	Supported
Norm of Reciprocity	→	Trust	Supported

(table continues)

Perceived Usefulness	→	Trust	Supported
Perceived Convenience	→	Trust	<i>Not supported</i>
Perceived Enjoyment	→	Trust	Supported
Perceived Affiliation	→	Brand Identification	<i>Not supported</i>
Perceived Responsiveness	→	Brand Identification	Supported
Shared Values	→	Brand Identification	Supported
Norm of Reciprocity	→	Brand Identification	Supported
Perceived Usefulness	→	Brand Identification	Supported
Perceived Convenience	→	Brand Identification	<i>Not supported</i>
Perceived Enjoyment	→	Brand Identification	Supported
Perceived Affiliation	→	Purchase Intentions	<i>Not supported</i>
Perceived Responsiveness	→	Purchase Intentions	<i>Not supported</i>
Shared Values	→	Purchase Intentions	<i>Not supported</i>
Norm of Reciprocity	→	Purchase Intentions	Supported
Perceived Usefulness	→	Purchase Intentions	Supported
Perceived Convenience	→	Purchase Intentions	Supported
Perceived Enjoyment	→	Purchase Intentions	<i>Not supported</i>

CHAPTER 5

CONCLUSIONS AND IMPLICATIONS

5.1 Discussion

This study examined the impact of social capital dimensions and perceived benefits influence towards social bonding. Perceived affiliation and perceived responsiveness represent structural social capital, shared values and norm of reciprocity represent cognitive social capital and social bonding represent relational social capital. Perceived benefits include extrinsic benefits – perceived usefulness and perceived convenience, and intrinsic benefits – perceived enjoyment. In addition, the relationships, social bonding and trust, social bonding, trust and brand identification, and brand identification, trust to purchase intentions were examined in this study. Lastly, the ad hoc multiple regression analysis found several other significant relationships between the independent variables and dependent variables: brand identification, trust and purchase intentions. The relationships are discussed in detail in the following sections.

5.1.1 Independent Variables Multiple Regression Analysis Discussion

5.1.1.1 Norm of Reciprocity and Social Bonding

The multiple regression analysis results indicate that norm of reciprocity significantly influences social bonding. Norm of reciprocity is the foundation of social capital and relationship maintenance (Ammann, 2011; Gaudeul & Giannetti, 2013; Molm, 2010). The idea that if a customer shares knowledge and problem solve with others on small apparel retailers Instagram page, they believe they'll receive the same benefits in exchange. This type of information exchange lead to customers willing to form a social bond with the small apparel retailer. Norm of reciprocity also represents the cognitive social capital and social bonding represents relational social capital. This finding supports the relationship between cognitive social capital influencing

relational social capital by Tsai and Ghoshal (1998) and other authors (Wang et al., 2016; Bharati et al., 2015; Lee, Park, & Lee, 2015).

5.1.1.2 Perceived Convenience and Social Bonding

Perceived convenience is how the user evaluates the value of achieving a task easily, speedily and effectively (Pura, 2005; Mathwick, Malhotra, & Rigdon, 2001; Anderson & Srinivasan, 2003). The items for perceived convenience in this study centered around how the small apparel retailers Instagram page made their shopping decision easier and enabled them to shop more quickly. For small apparel retailer customers, the convenience to shop easier and faster helps foster social bonding, which is a kind of relationship developed over a history of interactions (Nahapiet & Ghoshal, 1988). Ozturk, Bilgihan, Nusair, & Okumus, (2016), found that perceived convenience had a significant impact on user's loyalty intentions toward mobile technologies. In addition, Phau & Teah, (2009) found among young Australian consumers that convenience influenced social media usage. Another side of perceived convenience is its ability to keeping in touch with friends and keeping up with everyone. Based on the literature above, perceived convenience is a factor that encourages multiple interactions on social media and mobile technologies. As a result, perceived convenience lead to social bonding in this study.

5.1.1.3 Perceived Affiliation, Perceived Responsiveness and Social Bonding

Contrary to our expectation, both perceived affiliation and perceived responsiveness were found insignificant to social bonding. For a small apparel retailer, customers may have low expectations towards timely responses for their comments and the number of followers and likes by the retailer. Small apparel retailers are usually operated by the owner or manager with a small team, which could be understood by customers. Guta (2019) states that customer's high expectations for small businesses lie in the area of customer service. When customers interact

with small business, they expect a more honest and friendly service in comparison to large businesses (Guta, 2019). Instead of looking at the connection and strength of connections within the retailer, customers are focused on the experience they expect to receive. As a result, they don't consider responsiveness and affiliation as a relationship building factor with small apparel retailers. In addition, perceived affiliation and perceived responsiveness represent the structural social capital within the small apparel retailers Instagram page. Structural social capital refers to the connection between people. Small apparel retailers may not have a large amount of structural social capital because their business is small with low brand awareness. Again, structural social capital may not be a relationship building factor for small apparel retailers.

5.1.1.4 Shared Values and Social Bonding

Shared values were found insignificant to social bonding. Although norms of reciprocity were found significant to social bonding – relational social capital. Both shared values and norm of reciprocity represent cognitive social capital. The literature supports the significant relationship between cognitive social capital and relational social capital. However, when examining the items for shared values, it evaluates the respondents' shared values with the retailer; in contrast, norm of reciprocity items is about the respondent's exchange with others on the retailer's Instagram page. The difference between the two constructs is "who" their interaction is with; shared values is directly with the retailer and norm of reciprocity is "others" on the retailer's Instagram page. As a result, younger consumers may feel the interaction with others on a small apparel retailer's Instagram is what helps develop a social bond with the retailer instead of the commonalities with the retailers themselves. Sokolova & Kefi, (2019) found that in contrast to older consumers, younger consumers' shared values are very important when it comes to following a blogger online. This can suggest that younger consumers value a mediator, such as

an influencer to develop a relationship with a brand, specifically a small apparel retailer. Based on this finding, it can give reason to why shared values were insignificant to social bonding.

5.1.1.5 Perceived Usefulness and Social Bonding

Perceived usefulness was found insignificant to social bonding. The items for perceived usefulness referred to how “useful” the small apparel retailer’s Instagram page is. That term could’ve been too vague and for the respondent to answer accurately. Kim, Chung, Lee, and Preis (2016) found source credibility to be a predictor of perceived usefulness. Source credibility is the “extent to which information is perceived to be believable, competent and trustworthy by information recipients” (Bhattacharjee & Sanford, 2006 p.811). One way to develop source credibility is by reading online reviews. In the context of a small apparel retailer, customer’s may be looking for source credibility through other’s reviews to consider their Instagram page to be useful; however, because the retailer is small, reviews are not common. Small retail shoppers may be aware of this, which suggests perceived usefulness was not a factor to building a social bond with a small apparel retailer’s Instagram page.

5.1.1.6 Perceived Enjoyment and Social Bonding

Perceived enjoyment did not present a significant influence on social bonding. Sokolova and Kefi, (2019) examined an interesting idea, para-social interaction. The theory of para-social interaction defines the relationship between a spectator and a performer, with an illusion of intimacy as for the ‘real’ interpersonal relationships; this type of relationships is self-established by one party, but the other party is unaware of the relationship and influence (Horton & Wohl, 1956; Dibble Hartmann, & Rosaen, 2016; Kelman, 1958). Since perceived enjoyment is an intrinsic benefit, it could lead to para-social interaction instead of social bonding, which are action-based interactions. In addition, the para-social interaction concept can be also understood

as an addiction and content consumption (Moghavvemi, Sulaiman, Jaafar, & Kasem, 2017; Romo, Saleh, Coëffec, Chèze, Sedlackova-Morillon, Rigal, Taquet, Kern, & Cottencin, 2017). This could suggest that customers may perceive enjoyment in using the social media site itself rather than a particular retailer's page content. As a result, the perceived enjoyment may not necessarily lead to a stronger bond or relationship with the small apparel retailer or its Instagram page.

5.1.2 Dependent Variables Multiple Regression Analysis Discussion

5.1.2.1 Social Bonding and Trust

The findings from the multiple regression indicate that the dependent variables have significant relationships between each other. Social bonding influences trust in the small apparel retailer. Social bonding is a close relationship and close relationships are perceived to be trustful (Law, 2008). According to the results, trust in the small apparel retailer is developed after the customer has a social bond with them on Instagram. This finding supports Crotts et al. (2001) results that social bonding is a strong predictor of trust.

5.1.2.2 Social Bonding, Trust and Brand Identification

Social bonding and trust significantly influence brand identification. When individuals have a strong relationship with the small apparel retailer on Instagram, their identity begins to blend with the retailer. The relationship between social bonding and brand identification is also supported by Tate et al. (2016). Trade publications support that Millennials and Gen Z use influencer marketing to develop relationships and connections (Shaoolian, 2018; McEvoy, 2019). This connection leads the user to believe the influencer/brand is "just like me". As Millennials and Gen Z Instagram users develop a deep relationship with a small apparel retailer's content on Instagram, they began to see themselves as the brand and its personality. Individuals

who trust the small apparel retailer develop a sense of value in the retailer that is demonstrated through their belongingness by identifying with the retailer (Becerra & Badrinarayanan, 2013). Becerra and Badrinarayanan (2013) supports that trust significantly reflects brand identification.

5.1.2.3 Brand Identification, Trust and Purchase Intentions

Brand identification and trust both influence purchase intentions. Once an individual feels they are the same as the brand they are more willing to purchase from the retailer because they want to maintain their identity with them. This relationship corroborates with Cornwell and Coote's (2005) findings. Trust increases the likelihood consumers are willing to be vulnerable and form a purchase intention (Kim et al., 2009). In addition, if individuals feel more comfortable and views the retailer as credible, they are more willing to purchase from the retailer.

5.1.3 Independent Variables Ad Hoc Multiple Regression Analysis Discussion

The ad hoc multiple regression analysis found other significant relationships between the independent variables (perceived affiliation, perceived responsiveness, perceived usefulness, perceived convenience, perceived enjoyment, shared values, norm of reciprocity) and dependent variables (trust, brand identification, purchase intentions). The literature supports that younger consumers have various factors that encourage relationship building on social media. This is explained in the discussion below.

5.1.3.1 Brand Identification

The ad hoc multiple analysis found perceived responsiveness, perceived usefulness, perceived enjoyment and shared values significant to brand identification. Brand identification can be expressed in various ways. Individuals can interwind themselves psychologically to the

brand (So et al., 2017), which supports why shared values significantly relates to brand identification. Additionally, individuals will develop a sense a sameness if the brand helps satisfy their self-definitional needs (Bhattacharya & Sen, 2003), which can support why perceived responsiveness, perceived usefulness and perceived enjoyment effects brand identification. In addition, brand identification had the most significant relationships out of the other dependent variables: trust and purchase intentions. Sahay & Sharma (2010) found that younger consumers connect with a brand in regard to associating their personality with the brand. The items for brand identification in this study are centered around how the success of the small apparel retailer makes the respondent feel as it is also their success. This sense of oneness, similarity and reciprocity gives reason shared values and norm of reciprocity were found to effect brand identification. In regard to perceived enjoyment and perceived responsiveness, Shaoolian (2018) states that responding to comments and customer service requests and imagery helps create a community that represents your brand. The benefits and reciprocity attributes that are built within Instagram carry over into consumer brand identification with the small apparel retailer.

5.1.3.2 Trust

Perceived usefulness and perceived enjoyment influence trust. Majority of literature about various topics surrounding the internet support that perceived usefulness positively effects trust (Ye, Ying, Zhou, & Wang 2019; Lee, & Jun, 2007; Amin, Rezaei, & Abolghasemi, 2014). However, the literature doesn't support that perceived enjoyment leads to trust (Rouibah, Lowry, & Hwang, 2016). However, Rouibah et al. (2016) suggests it's because their study was general and didn't specify a mobile commerce site or application for brands or sites to be used as a reference to place a focus on trust. This current study did use a specific application (Instagram)

and brand (the choice of the respondent), which could explain the reason for a significant relationship between perceived enjoyment and trust.

Trust is also commonly referred as a component of the relational dimension of social capital (Lin & Lu, 2011b; Tsai & Ghoshal, 1998; Moran, 2005). Shared values and norm of reciprocity are referred to as the cognitive dimension of social capital. In this study, both shared values and norm of reciprocity were found to positively effect trust. The significant relationship between cognitive social capital and relational social capital is supported in the literature by several authors (Tsai & Ghoshal 1998; Wang et al, 2016; Bharati et al, 2015; Lee, Park, & Lee, 2015). The factor of trust is critical for small apparel retailers because of their low brand awareness. Based on the literature, small apparel retailer customers look for attributes of usefulness, enjoyment, commonalities and reciprocity on the retailer's Instagram page, to help develop trust towards the retailer.

5.1.3.3 Purchase Intentions

Lastly, perceived usefulness, perceived convenience and norm of reciprocity were found to significantly influence purchase intentions, according to the ad hoc multiple regression analysis. Perceived usefulness has a positive relationship to purchase intention which is supported by Cho & Sagynov (2015). According to Johnson & Kaye (2002), perceived convenience is unique because of its interactive and transactional abilities in the online context. Users have easy access to the small apparel retailers Instagram page at any time, making it easier to form a purchase intention. Personal reciprocity had a significant relationship to future purchase intentions in Wu, Chan, and Lau, (2008) study. These variables are helpful decision-making aids, which could support why the above relationships were significant to purchase intentions in this current study. When investigating younger consumers social media influences

for shopping patterns, Salpini (2017) found that social media influences more than 80% of Gen Z shopping purchases and 74% for Millennials; both Millennials and Gen Z are most influenced by Instagram. In addition, Schmall (2019), reported the results of a study and found that Millennials prefer to do business with small businesses over large businesses. According to that study, these were the Millennials reasons why: “They’re more convenient”, “I trust them more” “The experience is better” “It feels more personal” “Unique product and services”, “I like to support local residents and local economy” and “They’re in my neighborhood”. Combining Millennials and Gen Z Instagram shopping influence and the reasons why they shop small, it supports why perceived convenience, perceived usefulness and norm of reciprocity is significant to purchase intentions.

Norm of reciprocity had an interesting finding; it was significant to all dependent variables – social bonding, trust, brand identification and purchase intentions. McCorkindale, et al. (2013) found that engaging with Millennials to build relationships on social networking sites requires not only authenticity and transparency but reciprocity. This could support the reason why norm of reciprocity had significant relationships with all dependent variables. The younger generation feel they should be getting something out of the relationship in order for it to be strong, committed and produce behavior outcomes.

5.2 Theoretical Implication

This study advances the literature for SMEs by examining a specific industry, small apparel retailers. This type of retailer sells clothing, shoes, and/or accessories either in a physical store, online, or both. The literature regarding small apparel retailers in the context of B2C isn’t recently in the literature. In addition to this contribution, this study examined small apparel retailer’s social capital within Instagram using various Instagram attributes. To do so, social

capital dimensions along with perceived benefits on Instagram were used to describe Instagram attributes. To the researcher's knowledge there was little to none research regarding small apparel retailers and social capital on Instagram. Adding to this, the relationship between social capital on small apparel retailer's Instagram page leading to any relational, behavioral and ultimately an increase in business performance hasn't been researched. Therefore, this study filled this gap because the purpose of this study was to examine if social capital in Instagram built relationships between the customer and small apparel retailer, and ultimately lead to purchase intentions. The importance of Instagram marketing lead to relationship building and improved sales (Pavola, 2018) and strong social capital (Bosua & Evans, 2017). Binder & Hanssens (2015) found that the relationship and experience between a customer and brand is becoming more powerful than the brand image alone during purchase decisions. In addition, this study adds various Instagram attributes that lead to purchase intentions. The constructs of social capital in the context for small apparel retailers on Instagram is a major contribution of this study, as the digital world and relationship building is a necessity for small apparel retailers.

Another contribution of this study is the sample is from the perspective of customers of small apparel retailers and not the small apparel retailers themselves. Many studies in the literature for SMEs examined it from their perspectives, but it is important to understand what the customers actually want, as this can be very different than the marketing strategies implemented from the retailers themselves. In addition, the survey asked the respondents to name a small apparel retailer they follow on Instagram, which they then used to base their responses for the remainder of the questionnaire. This assumes that their responses are accurate because they are using their personal experience with a small apparel retailer on Instagram.

Lastly, this study contributes to the small apparel retailers in the United States literature. The respondents and the small apparel retailers given by the respondents are in the United States.

5.3 Managerial Implication

Small apparel retailers are important to the US economy, making up 99.9% of the businesses in the US (Small Business Administration, 2018), employing half of the workforce and contributing more than half of the value added to the GDP (OECD, 2010). This study gives practical techniques that can help small apparel retailers stay competitive to both large companies and social media advancements. Instagram is a popular social media platform and growing rapidly (Clement, 2019) and heavily influences the shopping decisions among young consumers (Salpini, 2017). By examining Instagram attributes, this study attempts to help small apparel retailers stay ahead with large retailers as well as the customers' demands. Small apparel retailers can use the results of this study to improve in the areas they may be lacking. For example, if they would like to increase purchase intentions, revisiting convenience factors on their Instagram page that will make shopping easier for customers can achieve that goal. This could include product descriptions, store location hours, links to shop the product, and clear images.

Small businesses usually fail because they lack creating customer value, attracting and retaining customers (Chen, & Popvich, 2003; Rana, Bhat, & Rani, 2015). However, customer's purchase decisions are shifting and they're purchasing more private-label brands (Rosinski, 2018). This is an opportunity for small apparel retailers to create value and attract customers because they are inherently a private-label because they are one-of-a kind. According to the findings of this study, brand identification had significant relationship to purchase intention. Younger consumers are heavily influenced to identify as the brand when influencer marketing is

used (Shaoolian, 2018; McEvoy, 2019). Small apparel retailers should partner with an influencer that resembles their brand and promote their unique product and experience through the influencer. Influencer marketing increases business performance and creates value to customers encouraging them to return, ultimately sustaining the small apparel retailer's business. This is one possible way to combat 50% of small businesses failing.

Norm of reciprocity was reported to have significant effect on all dependent variables: social bonding, brand identification, trust and purchase intentions. For younger consumers, they have a "what can you do for me" attitude (Vorvoreanu, 2009). McCorkindale, et al. (2013) studied how Millennials engage and build relationships with organizations on Facebook. They found that reciprocity was a reoccurring theme in their respondents' answers. Specifically, responders said they were more willing to "like" a page for an up and coming designer if they were given a discount. Other encouragement to "like" a page included celebrity endorsements and giveaways. Vorvoreanu (2009) also supports that relationships with Millennials on Facebook is encouraged through contests and offering discounts. Although these studies were about Facebook, the significant relationships with norm of reciprocity in this study support it can apply to Instagram as well. As a manager or owner of a small apparel retailer who has a younger customer audience, can utilize these promotion tactics to attain and retain their customers. If they want to grow their audience on Instagram and increase profits, encouraging their customers through contests, giveaways and discounts is a way to do so.

The results and relationships of this study are based on younger customers of small apparel retailers in the US. Therefore, it directly helps small apparel retailers whose customer are Millennials or Gen Z. However, each retailer has their own specific customer base within a generational cohort, so moderation may be required.

5.4 Limitation and Future Studies

A methodological limitation of this study is the sample amount of 200 and using snowball sampling. The study had a specific population, Instagram users who followed a small apparel retailer on Instagram, which limited the amount of people qualified for the study. As a result, only 200 samples were collected, which were mostly Millennials and Generation Z. This lowers the generalizability of the study. Future studies could have a larger sample which could include other generational cohorts, providing different managerial implications. Another limitation of this study is the geographic location. Most responses came from students at a Southern University; therefore, the results favor the Southern small apparel retailer customers. Future studies could investigate a different geographic location for small apparel retailers in that area. This current study used perceived affiliation and perceived responsiveness to represent structural social capital, however all but one of the relationships were significant. Future research could find different constructs for structural social capital and replace social bonding with trust as the relational dimension of social capital. This could develop more social capital relationships in Instagram for small apparel retailers. Lastly, possible researchers could focus on one small apparel retailer, by administering the survey to that retailer's customer via Instagram, email to newsletter subscribers or in-person survey in the physical store.

APPENDIX A
IRB APPROVAL LETTER



THE OFFICE OF RESEARCH AND INNOVATION
Research and Economic Development

June 20, 2019

Dr. JiYoung Kim
Department of Merchandising & Digital Retailing University of North Texas
RE: Human Subjects Application No. 19-392 Dear Dr. Kim:

In accordance with 45 CFR Part 46 Section 46.101, your study titled “Effects of Customers Evaluations about Instagram Attributes towards Purchase Intentions for Small Apparel Retailers” has been determined to qualify for an exemption from further review by the UNT Institutional Review Board (IRB).

Enclosed are the consent documents with stamped IRB approval. Please copy and **use this form only** for your study subjects. Since you are conducting an online study, **please copy the approved language and paste onto the first page of your online survey. You may also use the enclosed stamped document as the first page of your online survey.**

No changes may be made to your study’s procedures or forms without prior written approval from the UNT IRB. Please contact The Office of Research Integrity and Compliance at 940-565-4643, if you wish to make any such changes. Any changes to your procedures or forms after 3 years will require completion of a new IRB application.

We wish you success with your study. Sincerely,

Gabe Ignatow, Ph.D.
Professor
Chair, Institutional Review Board GI:jm

A handwritten signature in black ink, appearing to read "Gabe Ignatow", is written over the printed name and title.

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APPENDIX B

IRB CONSENT FORM



UNIVERSITY OF NORTH TEXAS®

Informed Consent for Studies with Adults

TITLE OF RESEARCH STUDY: Effects of customers evaluations about Instagram attributes towards purchase intentions for small apparel retailers

RESEARCH TEAM:

Brittany McKneely, Graduate Student in Master's Program
Department of Merchandising and Digital Retailing,
Email: brittanymckneely@my.unt.edu
This project is part of the PI's Masters' thesis

Supervising Faculty:

Jiyoung Kim, Associate Professor
Department of Merchandising and Digital Retailing,
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You are being asked to participate in a research study. Taking part in this study is voluntary. The investigators will explain the study to you and will answer any questions you might have. It is your choice whether or not you take part in this study. If you agree to participate and then choose to withdraw from the study, that is your right, and your decision will not be held against you.

Purpose of this research is to study specific Instagram attributes that affect consumer purchase intentions. Specifically, we plan to study the Instagram attributes lead to social bonding, trust and brand identification, thus influencing purchase intentions towards small apparel retailers.

Your participation in this research study involves answering questions regarding a specific small apparel retailer you've shopped with and follow on Instagram. In total, it will take about 5-10 minutes to complete the entire survey. You might want to participate in this study if you would like to provide insight related to consumer decision-making process, based on your own choice making behavior. However, you might not want to participate in this study if you do not have the time to participate in the survey.

You may choose to participate in this research study if you have purchased clothing items from a small apparel retailer and follow them on Instagram.

The reasonable foreseeable risks or discomforts to you if you choose to take part is minimal. You might feel uncomfortable providing your personal information such as income, education and

age, yet this demographic information will only be used to help the analysis, and will not be used to identify the respondent. You might also feel uncomfortable providing your evaluation for your chosen retailer, however, your responses will not directly affect the retailer - nor will they know you evaluated them. The responses are collected anonymously. This study is not expected to be of any direct benefit to you, but the result of the study may contribute to the field of study by providing representative findings about consumer evaluation for small apparel retailers' Instagram page based on your responses. As compensation, you will be entered into a drawing to win one of four \$25 Amazon gift cards.

DETAILED INFORMATION ABOUT THIS RESEARCH STUDY: The following is more detailed information about this study, in addition to the information listed above.

PURPOSE OF THE STUDY: Purpose of this research is to study specific Instagram attributes that affect consumer purchase intentions. Specifically, we plan to study the Instagram attributes lead to social bonding, trust and brand identification, thus influencing purchase intentions towards small apparel retailers.

TIME COMMITMENT: In total, it will take about 5-10 minutes to complete the entire survey.

STUDY PROCEDURES:

First, you will be asked two screening questions before proceeding to take the survey, based on the answers provided. The first screening question is "Do you follow an Instagram page of a small apparel retailer? This retailer can be purely online, purely physical or both." The second question will ask the respondent to name that retailer. If you can answer both questions you are eligible to continue and take the survey.

Next, you will complete the online survey that will take about 5-10 minutes of your time. The survey will ask for your evaluation of various Instagram attributes and how it affects social bonding, brand identification and trust towards to the retailer, then ultimately your purchase intentions. At the end, the survey will ask to provide your demographic information such as age, gender, income and educational background. However, this demographic information will only be used to help the analysis, and will not be used to identify the respondent.

POSSIBLE BENEFITS: This study is not expected to be of any direct benefit to you, but the result of the study may contribute to the field of study by providing representative findings about consumer evaluation for small apparel retailers Instagram page based on your responses.

POSSIBLE RISKS/DISCOMFORTS: The reasonable foreseeable risks or discomforts to you if you choose to take part is minimal. You might feel uncomfortable providing your personal information such as income, education and age, yet this demographic information will only be used to help the analysis, and will not be used to identify the respondent. You might also feel uncomfortable providing your evaluation for your chosen retailer, however, your responses will not directly affect the retailer - nor will they know you evaluated them. The responses are collected anonymously.

If you experience excessive discomfort when completing the online survey, you may choose to stop at any time without penalty. The researchers will try to prevent any problem that could

happen, but the study may involve risks to the participant, which are currently unforeseeable. UNT does not provide medical services, or financial assistance for emotional distress or injuries that might happen from participating in this research. If you need to discuss your discomfort further, please contact a mental health provider, or you may contact the researcher who will refer you to appropriate services. If your need is urgent, helpful resources include UNT Health and Wellness Center - Main Line - (940) 565-2333, or Telehealth line (after hours) for students on UNT student insurance - 855-355-7998

This online survey is not expected to pose any additional risks beyond what you would normally experience in your regular everyday life. However, if you do experience any discomfort, please inform the research team, UNT Health and Wellness Center - Main Line - (940) 565-2333, or Telehealth line (after hours) for students on UNT student insurance - 855-355-7998

COMPENSATION: You will be entered into a drawing to win one of four \$25 Amazon gift cards. In the last section of the survey, you will be asked to provide your name and email address if you would like to enter into the drawing of a \$25 gift card. This information will be gathered separately from your answers to the questionnaire to ensure anonymity. The names will be put into a statistical software to randomly draw four winners. The winners will be contacted through the email they have provided to further collect information to send out the gift card. This process will take approximately 6 weeks.

CONFIDENTIALITY: Efforts will be made by the research team to keep your personal information private, and disclosure will be limited to people who have a need to review this information. All electronic data collected from this study will be stored in a secure UNT server through a password protected computer in PI's campus office, for at least three (3) years past the end of this research. Research records will be labeled with a code and the master key linking names with codes will be maintained in a separate and secure location.

Your participation in this study is anonymous, and the information you provide cannot be linked to your identity. For participants that provided their personal information to enter for a drawing of a \$25 gift card, participants' names and email addresses will be collected on a separate excel workbook. This information will be collected and stored separately and will not be coded on the data sheet where the answers are coded. Random participant number (#101, #102...) will be given for each row (participant) as identification number for analysis purpose.

The results of this study may be published and/or presented without naming you as a participant. The data collected about you for this study may be used for future research studies that are not described in this consent form. If that occurs, an IRB would first evaluate the use of any information that is identifiable to you, and confidentiality protection would be maintained.

While absolute confidentiality cannot be guaranteed, the research team will make every effort to protect the confidentiality of your records, as described here and to the extent permitted by law. In addition to the research team, the following entities may have access to your records, but only on a need-to-know basis: the U.S. Department of Health and Human Services, the FDA (federal regulating agencies), the reviewing IRB, and sponsors of the study.

CONTACT INFORMATION FOR QUESTIONS ABOUT THE STUDY: If you have any questions about the study you may contact the research team (below). Any questions you have regarding your rights as a research subject, or complaints about the research may be directed to the Office of Research Integrity and Compliance at 940-565-4643, or by email at untirb@unt.edu.

Research Team:

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Please check your answer in the box below if you are at least 18 years of age and voluntarily agree to participate in this study.

I have read the consent information and agree to take part in the research

Click to Go to survey

APPENDIX C
RECRUITMENT MATERIAL

Participate in an online survey and Enter to Win a \$25 Amazon gift card

- Looking for Instagram users over the age of 18
- Study on Instagram Attributes Affecting Purchase Intentions Towards Small Apparel Retailers
- Location of the study: administered through social media, so wherever you are!
- Complete the survey = enter in drawing to win \$25 Amazon gift card
- Completely Voluntary!
- Survey takes approximately 5-10 minutes

- **Researchers:**

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