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Shopping via Instagram: The Influence of Perceptions of Value, Benefits and Risks on Purchase Intentions

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ABSTRACT

This study presents an empirical investigation as to the key determinants of purchase intention towards clothing on Instagram. A conceptual model has been created, based upon the relevant literature and research questions of this study, which has subsequently been evaluated through a quantitative methodology. A convenience sample of 200 Thai customers was selected in order to complete the questionnaire. The accumulated data was analysed via multiple regression in order to test the study's hypotheses. The results suggest that four aspects contribute positively towards customer purchase intentions (perceived social value, perceived price value, perceived quality value and perceived benefits) while, in contrast, risk perceptions have been found to adversely impact upon customer purchase intentions. Two other aspects, perceived emotional value and electronic word of mouth, have been found to have no significant influence upon purchase intentions.

KEYWORDS

Benefits, Instagram, Purchase Intention, Risks, Thailand, Value, Word of Mouth

1. INTRODUCTION

In recent years, social media have become a part of everyday life. Consumers are increasingly using the Internet to search for information related to products and services and social networking sites for value co-creation related activities (Paredes, Barrutia, & Echebarria, 2014). On the other hand, many e-marketers and e-sellers have begun to offer their products and services via social networking sites. Social networks can enhance online marketing by providing an effective advertising platform (Duffett, 2015) as well as by offering up-to-date information, products and services, which can be very important for fast-moving industries that rely on trend-setting, such as fashion (Kang & Johnson, 2013; Kim & Ko, 2010; Park & Cho, 2012)

A number of studies have discussed online customer purchase intentions in relation to fashion. While previous studies have investigated the purchase intentions held by online customers towards apparel, most research has focused on e-commerce websites (Almoussa, 2010; Almoussa & Brosdahl, 2013; Dawson & Kim, 2010; Erdil, 2015; Kim & Kim, 2004; Kwon & Noh, 2010; Loan, Fah, & Samadi, 2015; Rodriguez & Fernandez, 2016). While a small number of previous studies have investigated the relationship between purchase intentions and social media sites such as Facebook (Duffett, 2015; Kwahk & Ge, 2012; Nadeem, Andreini, Salo, & Laukkanen, 2015; Napompech, 2014), studies on other social networks that have a different scope and function remain scarce.

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Consequently, this study examines what factors influence customer intentions towards buying apparel via Instagram. More specifically, the study's research objectives are, first, to examine which factors among various perceptions have a significant influence upon Thai customer purchase intentions towards apparel available to buy on Instagram and, secondly, how various perceptions towards apparel as given on Instagram impact upon customer intentions. To this end, this study examines seven potential antecedents of online purchase intentions, namely, perceived social value, perceived price value, perceived quality value and perceived emotional value as well as perceived risk, perceived benefits and, finally, the impact of electronic word of mouth.

2. LITERATURE REVIEW

2.1. Social Commerce

Social commerce is an evolution of e-commerce and a new way of undertaking online business, available as a result of the dramatic growth of social media sites and their active users. Social commerce uses a Web 2.0 infrastructure and social media applications to support online interactions and user contributions for the acquisition of products and services (Liang & Turban, 2011; Liang & Turban, 2012). Yadav et al (2013) define social commerce as "...exchange-related activities that occur in, or are influenced by, an individual's social network in computer-mediated social environments, where the activities correspond to the need recognition, pre-purchase, purchase, and post-purchase stages of a focal exchange..." The unique features that differentiate social commerce from e-commerce are that the former makes it possible for consumers and sellers to generate content and for both to interact with each other at any time and from anywhere (Kim & Park, 2013). Web 2.0 applications enable the interactions of online users, with the information shared among users being able to help in the decision-making in relation to products and services (Hajli, 2014). Aside from assisting users in seeking and exchanging information, social media also facilitate the sharing of opinions and the purchasing of products and services online (Constantinides, 2014). This makes social commerce a powerful channel for online businesses while simultaneously supporting customer-centric contexts, such as customer services and understanding customer personae (Liang & Turban, 2012).

2.2. Conceptual Framework & Hypothesis Development

According to Ajzen (1991) intention refers to an individual's behaviour, attitudes and purpose in regard to their motivations. Purchase behaviour occurs when a customer plans to purchase a particular product or service (Jin & Kang, 2011; Laroche, Kim, & Zhou, 1996). Purchase intentions relate to the possibility of a customer desiring to buy a particular product or service (Schiffman & Kanuk, 2000). The higher the consumer purchase intention rate, the more a customer intends to buy the given product or service. Hong and Cho (2011) argue that a strong relationship exists between purchase decisions and brand loyalty, with this relationship being considered to be purchase intention. Purchase intentions can determine the incentives that drive individuals with regard to buying a particular product or service through the Internet (Chen, Hsu, & Lin, 2010). Consequently, when customers look for a product, their purchase intentions are affected by the perceptions they hold towards the available products and services. In other words, they will have specific reasons and a positive attitude that they wish to satisfy, instigating their purchase intention (Hong & Cho, 2011).

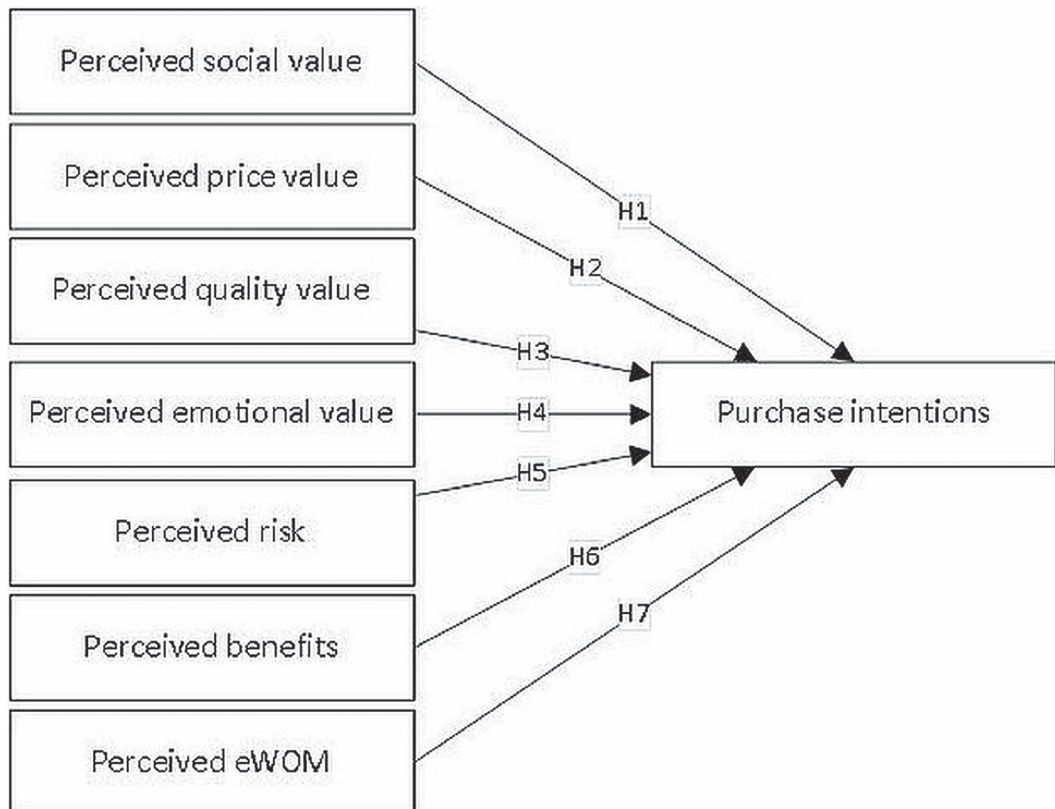
According to Sinha and Desarro (1998), "...perceived value is clearly a multi-dimensional construct derived from perceptions of price, quality, quantity, benefits and sacrifice..." In line with this view, Sweeney and Soutar (2001) have developed a multi-dimensional construct of perceived value, identifying this as consisting of: price, quality, social and emotional value. Studies have previously shown that perceived value has a positive correlation with customer purchase intentions, but mainly in the offline business (Akdeniz, 2012; Sweeney & Soutar, 2001; Wang, 2010). In online commerce, perceived risk is a crucial factor directly impacting upon customer intentions to buy.

According to Manzano et al. (2009) perceived risk can reduce customer anxiety as to the outcome of an online transaction while increasing customer confidence towards buying products and services online. Also, customers' perceived benefits are affected by their perceived risks (Kim, Ferrin, & Rao, 2008; Loan et al., 2015). In addition, the reduction of risk for customers influences their perceptions of electronic word of mouth (Lin, Wu, & Chen, 2013). The opinions and past experiences of other customers will enhance the trust in online transactions and customer purchase intentions. Therefore, in order to explore which factors impact upon customer purchase intentions in relation to apparel on Instagram, the variables shown in Figure 1 will be considered within this study.

2.2.1. Social Value

Social value is associated with hedonic value, namely in that it enhances the ability of people to interact and communicate with other people, it increases their social status and connects them with wider groups (Williams, 2002). Social value has been defined as "...the utility derived from the product's ability to enhance social self-concept..." (Sweeney & Soutar, 2001). Customers note the link between a product and the groups associated with the product in order to classify their individualism, thereby promoting their preferences, by imbuing the products with symbolic value (Park, Jaworski, & MacInnis, 1986). Perceived social value impacts upon a customer's evaluation and suppositions as to the judgement of others, consequently comparing their own outcome with that of others (Tynan, McKechnie, & Chhuon, 2010). In other words, consumers weigh the consequence of their choices against the choice of others prior to making their selection as to which products and services they

Figure 1. Conceptual model of this study



are going to buy. Hence, customers intend to purchase and use products that reside within categories that can clearly personify their value in society (Wang, 2010).

In the past few years, several studies have been undertaken on perceived social value and purchase intention and have focused upon both the retail and service industry. Chia and Kilduff (2011) found that perceived social value positively and significantly affected the purchase intentions of US customers when it came to selecting casual sportswear. Kakkos et al. (2015) undertook an analysis of purchase intentions of Greek customers as held towards private label brands and found that this is correlated with perceived social value. Social value can also be seen to impact upon purchase intentions held in relation to fashion products (Bai, Li, & Niu, 2016; Yoh, Damhorst, Sapp, & Laczniak, 2003). Specifically, previous research suggests that social value mediates the effect of materialism on purchase intentions of luxury products (Sun et al., 2017). The positive relationship between perceived social value and purchase intention has also been found in a number of Far-East studies in the context of luxury products, e.g. for Taiwanese (Li, Robson, & Coates, 2013), Chinese (Zhang & Kim, 2013) and Korean customers (Park, Rabolt, & Jeon, 2008). Thus, a hypothesis can be proposed as:

H1: Perceived social value has a positive impact upon purchase intentions.

2.2.2. Price Value

Price value refers to the value a product has for a customer rather than the actual value of the product. Perceived price value can help identify when a customer hesitates in paying for a good or service (Akdeniz, 2012). Given that customers examine prices across a range of similar products available, price relates particularly to the brand choice (Chang & Wang, 2011). Perceived price is one of the major considerations in purchase decision-making, and most consumers evaluate value (combined price and quality) when deciding to purchase (Chiang & Jang, 2007). Perceived price becomes a less efficient value if a customer accepts the product quality and is willing to purchase it at the set price (Erdem, Zhao, & Valenzuela, 2004). Most previous studies have related to perceived price value and purchase intentions in regard to offline shopping, demonstrating that they have a positive relationship. As shown by Bhaduri and Ha-Brookshire (2011), customers consider price to be an important factor when purchasing private label wine brands. Perceived price value influences the purchase intentions in relation to technology products (Coelho, Meneses, & Moreira, 2013; Ozen & Kaya, 2013). Perceived price value has also been seen to impact upon the purchase intention of Indian customers towards private label brands (Patel & Barad, 2016). Previous literature also suggests that in the case of luxury products, such as gold ornaments that consumers consider as a type of investment, the expected future monetary value of such products can affect purchase intentions (Chaisuriyathavikun and Punnakitikashem, 2016). Hence, from the available literature, the perceptions as given towards price appear to be a crucial factor in regard to the purchase intentions of customers.

H2: Perceived price value has a positive impact upon purchase intentions.

2.2.3. Quality Value

Quality relates to the ability of a product to fulfil the expectations of customers (Sweeney & Soutar, 2001). In this sense, the quality of a product is often used to assess its value (Omar, 1994). Product quality is a crucial factor in determining the image of a brand, with this therefore relating to customer preferences for certain brands (Akdeniz, 2012). In the case of luxury products, the perceived quality and therefore consumers' purchase intentions are influenced by the item's country of origin (Vijaranakorn and Shannon, 2017). High quality goods will enhance the reputation of a brand and also affect the purchase intentions of customers (Tee, Gharleghi, Chan, Samadi, & Balahmar, 2015).

The relationship between perceived quality value and purchase intentions has been explored in relation to various types of product by several researchers. For example, luxury products were

investigated by Li, Robson and Coates (2013), who found that perceived quality has a direct impact upon the purchase intentions of Chinese customers towards buying brand name handbags. In addition, it has been found that quality value is related to customer purchase intention in relation to sport shoes (Eunju, Kim, & Zhang, 2012; Tsiotsou, 2006). Prior studies have found that perceived quality significantly and positively impacts upon the purchase intentions of Jordanian (Tee et al., 2015) and Indian customers (Kumar, Kim, & Pelton, 2009) as held towards fashion products.

H3: Perceived quality has a positive impact upon purchase intentions.

2.2.4. *Emotional Value*

Sweeney and Soutar (2001) define emotional value as "...the benefit derived from the feeling or affective states that a product generates..." LeBlanc and Nguyen (2001) have described emotional value as the power of a product to provoke and affect a customer's sentiments. Marketers desire to achieve a competitive advantage by engaging with the sentiments of consumers, seeking to do this by encouraging high value to be given towards the emotional relationship each customer has with the given product/brand (Lojacono & Zaccai, 2004). Sentimental value relates to customer satisfaction in this sense, a significant component in enhancing business profits and customer loyalty (Rich, 2000). Hence, perceived emotional value is one factor that affects purchase intentions whereby a product can trigger positive sensations in customers (Wen & Noor, 2015). Previous literature has identified how perceived emotional value has a significant impact upon the process of purchasing (Kim, Knight, & Pelton, 2009; Lee, Kim, Pelton, Knight, & Forney, 2008; Lojacono & Zaccai, 2004; Shah, Shahzad, Ahmed, & Ahmed, 2012) as well as on engagement in social commerce activities (Herrando, Jiménez-Martínez, & Martín-De Hoyos, In Press). Hedonic values appear to be an important factor in regard to the buying intentions of Chinese customers (Li, Li, & Kambele, 2012). Previous research also suggests that for luxury products hedonic value derives from the satisfaction of consumers' need for uniqueness (Latter et al., 2012). Hedonic value also influences customers' purchase intention towards digital products through social networking (Kim, Gupta, & Koh, 2011).

H4: Perceived emotional value has a positive impact upon purchase intentions.

2.2.5. *Risk*

Dowling and Staelin (1994) define perceived risk as "...the consumer's perceptions of the uncertainty and adverse consequences of buying a product or service..." Put differently, upon making a payment, customers are often not confident in taking this action as they cannot ensure that this payment will fulfil their objectives (Corbitt, Thanasankit, & Yi, 2003). Although online shopping is convenient and saves transportation costs, research has found that purchasing through non-retail store channels can negatively affect the risk perceived by customers (Chang & Tseng, 2013). Bhatnagar and Ghose (2004) reported that customers will perceive a higher degree of risk when they purchase products online, in particular when using mobile devices (Cozzarin & Dimitrov, 2016), rather than when they purchase through traditional stores. Similar results have been presented by studies in other ecommerce and apparel contexts (Chang, Chih, Liou, & Yang, 2016; Parke, 2005; Pires, Stanton, & Eckford, 2004). Additional risks identified in relation to online purchase also include the accidental purchase of counterfeit products (Mavlanova and Benbunan-Fich, 2010).

H5: Perceived risk has a negative impact upon purchase intentions.

2.2.6. *Benefits*

Perceived benefits involve positive outcomes as correlated with an individual's behaviour and activities (Chandon, Wansink, & Laurent, 2000). In the online context, perceived benefits represent what customers gain from doing online shopping and undertaking online transactions on a particular website. Here, the perceptions held as to such benefits will improve customer satisfaction by forming a key aspect of the shopping process (Liu, Brock, Shi, Chu, & Tseng, 2013).

Recent research has found that customers tend to purchase online as they perceive several benefits of this method over shopping in physical stores – including, but not limited to, convenience in relation to being able to shop whenever they want, the time-saving and cost-saving nature of online shopping and the wider range of products available (Kim et al., 2008; Lim & Dubinsky, 2004). Such convenience thereby relates to purchasing behaviour being easier. Online shopping also involves savings in relation to the expenditure of transportation costs and the time expenditure of travelling to physical retail stores (Wolfenbarger & Gilly, 2001). Online shopping also contributes to the wellbeing of consumers who perceive themselves as socially excluded (Dennis et al., 2016). Therefore, perceived benefits have a positive relationship with customer purchase intention towards the online shopping context (To, Liao, & Lin, 2007) and social media (Coker, Boostrom, & Altobello, 2014). According to Chiu et al. (2014), perceived benefits also influence repeat purchase intention through e-commerce sites.

H6: Perceived benefits have a positive impact upon purchase intentions.

2.2.7. *Electronic Word of Mouth*

Electronic word of mouth (eWOM) is an effective method of gaining an appreciation as to the opinions of other customers via the Internet. eWOM refers to any online statements, be they positive or negative, as given by Internet users in relation to given products and services (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). eWOM can be more useful than traditional word of mouth in terms of spreading and sharing information, as customers prefer to read the suggestions of those with personal experience of a given product/service before they decide whether to buy that product/service as well (Chatterjee, 2001). eWOM is a more credible and trustworthy source in terms of providing information as it is unbiased and has been provided for non-commercial purposes (Bickart & Schindler, 2001). Electronic word of mouth is one of the key drivers of social commerce (Ahmad and Laroche, 2017). Consequently, it can influence customers when using the Internet to search for information as to particular products and services. There are three dimensions of perceived eWOM: perceived eWOM credibility (Cheung, Luo, Sia, & Chen, 2009), perceived eWOM quantity (Bhattacharjee & Sanford, 2006) and perceived eWOM quality (Mangold & Faulds, 2009), which can have a positive relationship with purchase intention. Scholars have studied the multiple dimensions of perceived eWOM in relation to various types of product. Fan and Miao (2012) found that perceived eWOM credibility influences the intention of Taiwanese customers in regard to buying electronic products online, while perceived eWOM quality also affects the purchase intentions towards products through online shopping websites (Lee & Lee, 2009). Park, Lee and Han (2007) have found that perceived eWOM has a direct impact upon the purchase intentions of Koreans in relation to purchasing products online. Also, the type of eWOM platform moderates the influence of eWOM quality on eWOM credibility and purchase intention (Tsao & Hsieh, 2015). Finally, Batatineh's (2015) exploration as to the perceived eWOM on social media and its impacts upon the purchase intentions of Jordanian customers found a correlation between the two.

H7: Electronic word of mouth has a positive impact upon purchase intentions.

3. METHODOLOGY

The data collected was provided through an online questionnaire. The questionnaire was provided in English and consists of two parts. In the first part, the general demographic information about the participants (including their gender, age, occupation, monthly income, frequency of Internet use and average time they spent purchasing clothes online) was sought. The questions in the second part related to the research variables, aiming to measure the impact of the seven factors hypothesised on purchase intentions, namely perceived emotional value, perceived social value, perceived price value, perceived quality value, perceived risk, perceived benefits and electronic word of mouth. The categories of the questions asked in the questionnaire, the items used to measure each construct and their sources can be seen in Table 1. Some of the original items were dropped to improve the reliability and validity of the model. The respondents were requested to note their agreement with each statement using a 7-point Likert scale.

Thailand is an excellent choice of location to undertake such research as a National Statistical Office (2013) study has indicated that 23.3% of Thais purchase fashion products online. The sample included individuals who possessed both an Instagram account and had experience of buying apparel online within the preceding three months. The questionnaire was posted on and was available across many social media platforms (such as Facebook, Twitter and Google+) for approximately two weeks. Ultimately, while 233 respondents participated in the study, due to incomplete answers only 200 valid responses were used for the analysis. Table 2 summarises the main demographic characteristics of the participants.

4. RESULTS

4.1. Analysis of Reliability and Validity

Confirmatory factor analysis was used to test the reliability and validity. All items load significantly under their respective factors, demonstrating good reliability of the scales (Table 3). The results indicated that discriminant and convergent validity were satisfactory (Table 4).

4.2. Regression Analysis

The factor scores of the constructs were employed in multiple regression analysis to examine the relationships between the independent and the dependent variables. The model explained 59% of the variance ($R^2 = 0.59$), and no multicollinearity issues were found between the variables (Table 5).

The results of the regression analysis suggest that perceived social value has a positive effect on purchase intentions (H_1 supported). H_2 is also supported as a positive effect of price value on purchase intentions was found. The effects of perceived quality value and perceived emotional value on purchase intentions were not statistically significant (H_3 and H_4 respectively not supported). Perceived risk was found to have a significant negative impact upon purchase intentions (H_5 supported). Perceived benefits were also found to have a significant and positive effect upon purchase intention (H_6 is supported). Finally, the relationship between eWOM and purchase intention was found not to be significant (H_7 , not supported) (Table 6).

5. DISCUSSION

The findings of this research indicate that perceived social value has a positive effect on purchase intentions towards apparel on Instagram, this being similar to the findings of previous research as to how perceived social value impacts upon the intention of customers to buy given products (Li et al., 2013; Zhang & Kim, 2013). According to Hofstede (2015), Thailand is highly collectivist and Thai people prefer to act as a member of society rather than in an individualist manner. Thus, the findings

Table 1. Constructs

Construct	Variable	Statement	Source
Perceived Emotional Value	EM01	The clothes on Instagram give me pleasure.	(Sweeney & Soutar, 2001)
	EM02	I am comfortable purchasing clothes on Instagram.	
	EM03	The clothes on Instagram make me feel good.	
Perceived Social value	S01	The clothes on Instagram make me feel accepted.	(Wang, 2010)
	S02	The clothes on Instagram increase positive perception when other people look at me.	
	S03	The clothes on Instagram ensure social acceptance of users in the community.	
Perceived Price	P01	The clothes on Instagram are suitably priced.	(Akdeniz, 2012; Sweeney & Soutar, 2001)
	P02	The clothes on Instagram are good quality for their price.	
Perceived Quality	Q01	The clothes on Instagram are well-produced.	(Akdeniz, 2012; Sweeney & Soutar, 2001)
	Q02	The clothes on Instagram are of an acceptable quality.	
Perceived Risk	R01	Purchasing clothes on Instagram is risky because the delivered products may fail to meet my expectations.	(Corbitt et al., 2003)
	R02	Purchasing clothes on Instagram is risky because the delivered products may be of inferior quality.	
	R03	Purchasing clothes on Instagram is risky because the delivered products may be unusable.	
Perceived Benefits	B01	Shopping for clothes on Instagram is convenient.	(Kim et al., 2008)
	B02	Shopping for clothes on Instagram accomplishes a shopping task more quickly than if using traditional stores.	
	B03	Shopping for clothes on Instagram increases productivity in shopping (e.g., it quickens purchase decisions and the finding of product information).	
Perceived eWOM	EW01	The reviews/comments on Instagram are credible.	(Lin et al., 2013)
	EW02	The quantity of reviews/comments on Instagram suggest that the product has good sales.	
	EW03	I think that the customers who provided reviews/comments on Instagram are experienced.	
Purchase Intention	INTEN01	I am willing to buy the products of this apparel brand via Instagram.	(Akdeniz, 2012; Wang, 2010)
	INTEN02	I am likely to recommend apparel brands on Instagram to others.	

show that they will consider the types of clothing they wear as a way of improving their self-esteem, while also purchasing items that make it possible for them to belong to a societal group and enhance the way others perceive them.

The findings also show that perceived price has a positive effect on purchase intentions, as customers will often consider price when shopping. The results of this study are consistent with the findings of previous research on traditional retail shopping (Bhaduri & Ha-Brookshire, 2011; Wang, 2010). However, in this study it has been found that perceived price also influences online purchase intention. As Instagram allows customers to search for the kind of clothes they desire, they can easily

Table 2. Demographics of the respondents (n = 200)

Variable	Option	Frequency	%
Gender	Male	63	31.5
	Female	137	68.5
Age	18-21	32	16.0
	22-25	109	54.5
	26-29	47	23.5
	30-35	12	6.0
Monthly Income (฿)	Less than ฿10000	29	14.5
	฿10000 - ฿20000	53	26.5
	฿20001 - ฿30000	69	34.5
	฿30001 - ฿40000	22	11.0
	More than ฿40001	27	13.5
Occupation	Student	84	42.0
	Office Worker	55	27.5
	Self-Employed	29	14.5
	Other	32	16.0
Time Spent Online Per Day	Less Than 1 Hour	2	1.0
	2-3 Hours	37	18.5
	4-7 Hours	107	53.5
	8-12 Hours	39	19.5
	More Than 12 Hours	15	7.5
Frequency of Shopping Online via Instagram	2-3 Times a Week	1	0.5
	Once a Week	11	5.5
	Every Two Weeks	19	9.5
	Monthly	25	12.5
	Occasionally	144	72.0
Money Spent On Each Shopping Occasion (฿)	Less than ฿2000	155	77.5
	฿2000 - ฿5000	42	21.0
	฿5001 - ฿10000	3	1.5

compare the offered price with that advertised by other shops. Offering a reasonably-priced acceptable quality product can therefore encourage purchase decisions.

The analysis of the collected data suggested that perceived quality value has a non-significant impact upon the purchase intentions of customers. This is in contrast to the findings of previous studies relating to perceived quality value and offline purchase intentions (Li et al., 2013; Tee et al., 2015). Thai customers are concerned as to the performance of clothing products, the materials used and the quality of their construction (Ackaradejruangsri, 2013). However, in this study, quality was not emphasised in regard to their preference for one apparel shop over another as the customers are not able to touch or observe the raw material of products when they do online shopping.

Table 3. Construct validity

Construct	Variable	Loading	Composite Reliability
Perceived Emotional Value	EM01	.837	.875
	EM02	.855	
	EM03	.816	
Perceived Social value	S01	.822	.872
	S02	.741	
	S03	.928	
Perceived Price	P01	.821	.862
	P02	.917	
Perceived Quality	Q01	.865	.860
	Q02	.872	
Perceived Risk	R01	.909	.925
	R02	.927	
	R03	.852	
Perceived Benefits	B01	.853	.864
	B02	.808	
	B03	.811	
Perceived eWOM	EW01	.798	.869
	EW02	.824	
	EW03	.868	
Purchase Intention	INTEN01	.780	.798
	INTEN02	.848	

Method: ML; Model fit: $\chi^2(161) = 314.687$, CMIN/DF = 1.955, CFI = .951, RMSEA = .069

Table 4. Discriminant validity and average variance explained

Construct	AVE	PeW	PEV	PSV	PP	PQ	PR	PB	PI
Perceived eWOM (PeW)	.690	.831							
Perceived Emotional Value (PEV)	.699	.700	.836						
Perceived Social Value (PSV)	.695	.509	.429	.834					
Perceived Price (PP)	.757	.753	.570	.469	.870				
Perceived Quality (PQ)	.754	.720	.737	.455	.797	.869			
Perceived Risk (PR)	.804	-.639	-.484	-.470	-.612	-.514	.897		
Perceived Benefits (PB)	.679	.716	.605	.402	.792	.814	-.488	.824	
Purchase Intention (PI)	.664	.695	.626	.632	.762	.751	-.627	.781	.815

The diagonal of the table presents the square root of AVE. Numbers below the diagonal represent the correlations between the factors.

Table 5. Collinearity statistics for independent variables

Construct	VIF
Perceived Social Value	1.382
Perceived Price Value	2.581
Perceived Quality Value	2.742
Perceived Emotional Value	1.943
Perceived Risk	1.655
Perceived Benefits	2.464
Perceived eWOM	2.485

Table 6. Coefficients of regression analysis

	Unstandardised Coefficients		Standardised Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	-3.200E-16	.046		.000	1.000
Perceived Social Value	.220	.054	.220	4.050	.000
Perceived Price Value	.200	.074	.200	2.700	.008
Perceived Quality Value	.099	.077	.099	1.296	.197
Perceived Emotional Value	.089	.064	.089	1.388	.167
Perceived Risk	-.160	.059	-.160	-2.698	.008
Perceived Benefits	.251	.073	.251	3.459	.001
Perceived eWOM	-.022	.073	-.022	-.298	.766

In addition, this study found that there is no significant relationship between perceived emotional value and purchase intention in the online setting. This contradicts previous literature that has argued that perceived emotional value plays an important role in relation to purchase intentions (Lee et al., 2008; Li et al., 2012; Lojacono & Zaccai, 2004). The results of this study are consistent with Sarker (2011), who found that customers with a high emotional value tend to avoid online shopping, as they cannot interact with the sellers directly. Here, customers prefer to buy in traditional stores rather than via online stores. This may explain why, when Thai customers want to pay for clothes online, they rely on reason rather than sentiment. The plausible reason is the limited condition of online shopping as the customer cannot ensure that the real product is the same as what they are paying for. Thus, they will consider the reason to purchase more than the need. This means that emotional aspects or hedonic considerations do not impact upon the buying intentions of Thai customers towards apparel shopping undertaken via Instagram.

It is unsurprising that this study confirms the significant impact of perceived risk upon purchase intentions, this being congruent with many prior studies (Almoussa, 2010; Erdil, 2015; Pires et al., 2004). The more a customer perceives risk, the less likely they will be to intend to buy a product/service. Instagram can facilitate interactions between users in that the customers can make inquiries before they consider purchasing the products/services from the online retailers. This means that the risk perceptions held by online customers might be reduced through their increased confidence in buying products/services online (Drennan, Mort, & Previte, 2006). In addition, Niemela-Nyrhinen

(2007) points out that members of the younger generation are more likely to perceive a lower degree of risk than people of an older generation – the former/latter being the age range of this study's participants (18-35). As far as Thai customers perceiving less risk is concerned, they seem to accept the uncertainty of purchasing online, particularly in regard to the purchased product/service potentially failing to meet their expectations.

Moreover, the findings of this study also demonstrate the positive impact of perceived benefits upon the purchase intentions of Thai customers towards apparel shopping via Instagram. These results are in line with previous research as to the key role of perceived benefits on the purchase intentions held towards online clothing in different countries (Kim et al., 2008; Loan et al., 2015). One explanation for this is offered by Changchit (2006), who suggested that customers perceive more benefits in online shopping than in conventional retail shopping. According to Cheawkamolpat (2009), the benefits of online shopping for Thai customers relate to time and cost saving, which is consistent with the outcomes of this study.

Finally, perceived electronic word of mouth has no direct impact upon the purchase intentions of Thai customers when shopping online. The findings of this study are not in line with a number of previous studies (Bataineh, 2015; Fan & Miao, 2012; Lee & Lee, 2009; Park et al., 2007). According to Bataineh (2015), there is a positive correlation between perceived electronic word of mouth on social media and the purchase intentions of Jordanian customers. Nevertheless, the findings of this study reflect the fact that reviews, likes or the opinions of other customers towards particular clothes on Instagram do not impact upon the purchase intentions of Thai customers. One plausible reason for this is given by Chu and Kim (2011), who proposed that on social media people generally do not develop strong ties and thus do not know each other well enough to have such trust.

6. CONCLUSION

The aim of this study was to test a number of factors that influence Thai customers' perceptions towards having purchase intentions in relation to apparel promoted on Instagram. This study has examined seven variables, namely perceived social value, perceived price value, perceived quality value, perceived emotional value, perceived risk, perceived benefits and perceived eWOM. According to the findings, three of the perceptions (social, price, and benefits) were found to have a positive and significant impact upon the purchase intentions of Thai customers towards shopping for clothing via Instagram. In contrast, perceived risk has been found to have an adverse impact upon such purchase intentions. This means that the purchase intentions of Thai customers will decrease upon there being a reduction in the risk perceived by such customers. On the other hand, three other dimensions (perceived emotional value, perceived quality and perceived electronic word of mouth) were found not to have a significant relationship with the purchase intentions of Thai customers. It can thus be concluded that neither emotions, feelings nor the opinions of other buyers directly influence the purchase intentions of Thai consumers when it comes to purchasing clothing via Instagram.

From the analysis presented in this study, a number of managerial implications can be derived. For example, the findings indicate that if sellers desire to attract customers, they will have to follow fashionable trends that appeal to their followers. The visual nature of the hosted content is conducive to advertising products in an attractive manner. The social network can also make the marketplace more transparent when it comes to pricing, which can render customers more sensitive to price variations among sellers. In addition, enhancing customer confidence is a determinant of purchase intentions, which sellers could approach by offering one-to-one conversations, guaranteed satisfaction pledges and return policies. Also, sellers should enhance the convenience of online shopping via Instagram by providing transaction support and a wide range of products in order to improve the shopping experience. Instagram and similar platforms can provide the necessary functionality to better integrate feeds with sellers' systems so that purchasing is as easy as possible. This appears to be a direction Instagram is already following, judging from recently introduced changes.

6.1. Limitations and Recommendations for Future Research

While this study contributes important insights as to the perceptions that impact upon the purchase intentions of Thai customers, limitations nonetheless exist that should be addressed in future research. Firstly, the data was collected from a single province of Thailand, Bangkok. Future studies could examine a more representative sample of the population and / or, more broadly speaking, of Instagram users. Secondly, only one product category has been explored in this research, that of clothing. Further studies could consider other types of products and the impact this might have on customer purchase intentions. Finally, this study has utilised a relatively small number of independent factors and thus may not have captured all of the variables that affect the purchase intentions of customers when shopping online. Consequently, future studies may wish to incorporate additional independent variables in order to gain a more holistic understanding of consumer behaviour.

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