

Consumer Perception on Influencer Marketing On Instagram and its Impact On Buying Behaviour in Fashion Accessories

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ABSTRACT

This study examines consumer perception of influencer marketing on Instagram and its impact on buying behaviour related to fashion accessories, with a focus on the moderating role of age. As influencer marketing continues to grow as a key promotional strategy, understanding how different age groups engage with influencers and respond to their recommendations is crucial for brands targeting the fashion accessories market. Using a quantitative approach, chi-square tests were conducted to explore the associations between age and various dimensions of influencer marketing, including Instagram usage frequency, trust in influencer recommendations, perceived influencer knowledge, emotional connection, and purchase behaviour. The results reveal that while age does not significantly influence how often consumers use Instagram or whether they follow fashion influencers, it does have a significant but weak association with consumers' trust in influencers, perception of their expertise, and the likelihood of making purchases based on influencer recommendations. Interestingly, age showed limited impact on impulsive buying tendencies and emotional connections with influencers, suggesting that these aspects may be universally experienced across age groups. The study highlights that age is a relevant but not definitive factor in shaping consumer engagement and buying decisions influenced by Instagram fashion influencers. These insights have important implications for marketers seeking to optimize influencer marketing strategies by tailoring content and influencer selection to specific age demographics, while also emphasizing authenticity and emotional appeal that resonate broadly. Future research should consider additional demographic and psychographic variables, explore other social media platforms, and adopt mixed methods to deepen understanding of consumer behaviour in digital influencer marketing.

KEYWORDS

Marketing, Instagram, Consumer Behaviour, Fashion Accessories, Age

I. INTRODUCTION

Influencer marketing has become a crucial tactic in the digital era for companies looking to engage with target consumers through well-known social media users who have sizable followings. From mega-celebrities to specialized micro-influencers, these influencers use their relatability, genuineness, and perceived credibility to sway followers' decisions to buy. Instagram stands out as a particularly successful tool for influencer marketing because of its visually appealing interface and interactive capabilities, particularly in the fashion accessories industry where social status, lifestyle depiction, and visual appeal all

have a significant impact on customers' purchasing decisions Vidani, J. N. (2019).

Zainab Saleem (2023), The emergence of Instagram influencers has completely changed how customers find, assess, and buy goods. Instagram influencers strategically shape the behavioural intentions of their followers by curating material that appeals to particular groups. Influencers satisfy consumers' increasing dependence on social media for product suggestions, reviews, and real feedback by serving as trustworthy go-betweens for companies and customers. Instagram's algorithm-driven feed, Stories, Reels, and shopping tools enable ongoing consumer engagement in the fashion industry, where trend alignment and lifestyle association are crucial. This increases the influence of social proof, a psychological phenomenon that influences decisions to buy based on peer behaviour Vidani, J. N. (2022).

Anukriti Soni et al. (2024), Instagram's effect is further increased by its appeal among Gen Z and Millennial users who are tech-savvy. More than 80% of these groups routinely interact with influencer material, and many of them credit this exposure for their purchase decisions. This pattern emphasizes how crucial it is to comprehend the psychological and emotional processes that underlie how influencer marketing affects customer behaviour, especially in product categories that are discretionary and emotionally charged, like fashion accessories Vidani, J. N., & Pathak, K. N. (2016).

According to Koay et al. (2021), influencer credibility which includes beauty, knowledge, and dependability is essential to the success of influencer marketing. This is highlighted by the Stimulus Organism-Response (S-O-R) framework. According to their research, customers' impulsive online buying behaviour is significantly influenced by appearance and reliability. This knowledge is essential for fashion accessory companies, as they frequently depend on impulsive and emotional purchasing habits. Furthermore, customers' emotional bonds with influencers, even in the absence of direct communication, are known as parasocial relationships, and they serve as a stand-in for brand trust Vidani, J. N., Das, S., Meghrajani, I., & Singh, G. (2023, August).

Ramesh Kumar and Priya Singh (2022), Consumers react more positively to influencer material that is viewed as authentic and sympathetic rather than blatantly commercial, this emphasizes how crucial it is for promotional material to be genuine and of excellent quality in addition to having influencer credibility Vidani, J., Das, S., Meghrajani, I., & Chaudasi, C. (2023).

Vaishnavi Parwal and Ravi Kumar J. S. (2023), Finding the characteristics that set great influencers apart is crucial in an increasingly competitive influencer market. The main factors influencing customer engagement are communication style, frequency of interactions, transparency, and uniqueness of information. These elements are especially important in the rapidly changing market for fashion accessories, where customer preferences are shaped by trend reactivity and customisation Mahajan, H., & Vidani, J. (2023).

Zainab Saleem (2023), In the fashion accessory industry, which is greatly impacted by trends and societal approbation, digital word-of-mouth, aided by influencers, is also crucial in forming customer identities and purchasing patterns. Influencers motivate people to lead aspirational lives rather than merely buy products, hence it is important to research

how much trust consumers have in these online personalities Vidani, J. N. (2016, September).

The purpose of this study is to improve knowledge of how customer attitudes and purchasing patterns in the fashion accessory sector are impacted by Instagram influencer marketing. In particular, it looks into how consumers perceive brands, what characteristics influencers have that encourage trust and purchase intent, and how influencer content and real purchase behaviour relate to one another across demographics. By providing useful insights for marketers, influencers, and brands to maximize influencer marketing tactics in an ever-changing digital ecosystem, the research aims to close the gap between theory and practice (Vidani J. N., 2016).

II. RESEARCH OBJECTIVIES

1. To study the effect of Instagram influencers on consumers' awareness of fashion accessory brands.
2. To examine the influence of Instagram influencers on consumer trust in fashion accessory promotions.
3. To explore how the attractiveness and style of influencers impact consumer interest in fashion accessories.
4. To study the belief of consumers regarding the authenticity of influencer product endorsements.

III. LITERATURE REVIEW

A. Influencer Marketing: Conceptual Underpinnings and Development

In contrast to traditional advertising, influencer marketing has become a potent paradigm that uses people who are seen as relevant and genuine to market goods and influence consumer behaviour. According to WIRED, an influencer is a person who uses social media to influence the purchasing decisions of others. They frequently come across as friends rather than paid marketers.

The visual focus and immersive elements of Instagram's fashion industry Stories, Reels, and Shops improve the effectiveness of influencer marketing. According to reports, 81% of Instagram users study products on the app, and 50% of users visit brand websites after viewing products on Instagram Wikipedia. Shoppable postings on the site streamline the process of connecting inspiration with purchasing intent (Vidani J. N., 2016).

B. Theoretical Foundations: PSI, COBRA, S-O-R, and Source Credibility

a) The theory of stimulus-organization-response (S O R)

According to the S O R framework, which was first proposed by Mehrabian & Russell (1974), responses (like impulsive purchases) are influenced by internal organismic states (like emotion and cognition) that are influenced by external stimuli (like influencer

content). Using this model, Koay et al. (2021) demonstrated how Instagram marketing activities (stimuli) have a favourable impact on source credibility (organization), which in turn influences online impulsive buying (response) on firstmonday.org. Furthermore, Xiang et al. (2016) and Aprilia & Setiadi (2017) discovered that Instagram's interactive and visual content (stimuli) increases impulsive purchasing behaviour. SpringerLink.

b) The Theory of Source Credibility

Credibility of the source includes attributes like knowledge, trustworthiness, and attractiveness. According to Koay et al. (2021), influencer marketing efforts increase followers' perceptions of the credibility of the source; nevertheless, crucially, only beauty and dependability had a substantial impact on impulsive purchases, according to firstmonday.org. The significance of source characteristics in influencing behaviour is further supported by Gunawan & Iskandar's (2021) observation that fashion influencers, particularly macro and micro-influencers, have an impact on impulsive purchases. Additionally, when analyzing influencer impacts, Gunawan et al. emphasize the use of innovation diffusion theory. Additional research supports the mediation function of source credibility: in the case of luxury fashion, perceived brand and influencer congruence fosters trust, which in turn encourages impulsive purchasing. MDPI. According to *Frontiers in Psychology* (2022), impulsive purchasing in fast-fashion settings is facilitated by celebrities' genuineness and dependability. *frontiers*.

c) Parasocial interaction

One-sided connections between viewers and media celebrities are referred to as parasocial interaction. According to Sokolova & Kefi (2019), PSI has a significant impact on decisions on what to buy, sometimes outweighing Wikipedia's credibility. PSI improved value perception (social, conspicuous) for luxury brands among Thai millennials, which power the MDPI for purchase intention.

d) The Framework of COBRA

Consumer participation through the consumption, creation, and contribution of brand-related content is known as COBRA (Consumers' Online Brand-Related Activities) and is crucial in social commerce situations, such as Wikipedia. This approach emphasizes how consumers contribute and create original content in addition to passively consuming influencer material, which supports community-driven marketing dynamics.

C. Influencer Qualities & Mechanisms of Influence

a) Congruence between Source and Product and Aspirational Identification

The impact of congruence between sponsorship disclosure, product attributes, and influencer competence on communication efficacy was investigated by Lim & Zhang (2022). They discovered that whereas disclosure raises the perception of extrinsic motives but does not lower efficacy, source-product congruence has a significant impact on the perception of intrinsic motives, lowers consumer resistance, and improves ad effectiveness. Aspirational alignment and emotional resonance increase engagement and conversion, according to an Emerald Insight study from 2024, which highlights the use of both desired identification and consumer-product congruence to encourage impulsive purchases.

b) Influencer Qualities: Likeability, Credibility, and Experience

According to a Malaysian study, likability, trustworthiness, and familiarity are important factors that influence consumers' intentions to buy fashion products, with likability having the biggest impact on Ewa Direct. These results demonstrate the emotional foundation familiarity and affection as potent purchase motivators, while also being consistent with broader source credibility standards.

c) Genuineness & Content Excellence

Influencer marketing increases consumer loyalty and revenue when messages are genuine, consistent, and of high interaction quality, according to a thorough MDPI study from 2023. Overexposure, however, might cause tiredness, which emphasizes the necessity of authenticity and balance in MDPI.

d) Comparing Micro and Macro Influencers

Micro-influencers appeal more to early adopters and encourage pure impulsive buying, while macro-influencers impact early majority audiences and promote impulse purchases, according to Gunawan & Iskandar (2021).

D. Impulsive Purchasing Patterns: Structure & Impact of Influencers

Impulsive buying is frequently brought on by hedonistic, emotional, or social cues. Results from MDPI (2022) demonstrate that impulsive and hedonic behaviours are influenced by promotional stimuli on social media platforms. Remarkably, price cuts and product attractiveness had less of an effect, indicating that emotional storytelling and social alignment can be more persuasive than MDPI's utilitarian indications alone.

Influencer similarity was 100% influential across all examined characteristics in the context of Jakartan fashion influencers, suggesting that relatability increases spontaneity, enthusiasm, and disregard for consequences in impulsive UNNES Journal purchases. A closer social distance between the influencer and the buyer also promotes trust and impulse behaviours, according to the luxury fashion study. However, social distance and identification can also have a direct impact on the MDPI of impulse purchases. Impulsive buying persisted in the Lebanese setting during the economic crisis, despite the fact that judgments about purchases required careful examination of several factors and alternative assessments.

E. Industry Trends & Platform Mechanics a. Instagram's Features and Visual Impact

a) Instagram features and visual impact

Instagram emphasis on visuals encourages impulsive purchases. Models, colors, and lighting are examples of advertising features that capture consumers' attention and increase impulsive behaviour. The process of moving from inspiration to purchase Wikipedia has been made easier by features like tagging, Shop, and shoppable posts.

b) Overconsumption by Consumers and Mental Health

Impulsive purchases power by social media have negative effects on the environment and mental health. According to Teen Vogue, excessive consumption brought on by

comparisons with influencers can be detrimental to one's financial and emotional health. Teen Vogue. While some celebrities advocate for sustainability and conscientious consumerism the rapid disposal fashion trend which involves regular purchase and hauls contribute to environment stress.

c) The Rise of the Creator Economy and the Micro-Influencer Movement

The creative economy is now estimated to be worth \$500 billion. Platforms offer a variety of revenue streams; micro-influencers and affiliate marketing are becoming more accepted and provide quantifiable return on investment and increased engagement, according to Vogue Business.

d) Ethical and Regulation Issues

Regulation of influencer marketing is growing. To prevent deceiving customers, the FTC in the US mandates explicit disclosures (sponsored partnership). Many posts are still under-disclosed or non-compliant, according to a study of Dutch influencers, indicating significant regulatory loopholes. Consumer understanding is further complicated by unlabeled affiliate content, which undermines transparency because just about 10% of YouTube and Pinterest affiliate content had any notice.

IV. RESEARCH GAP

Numerous studies have explored the impact of Instagram influencer marketing on purchasing behavior for apparel and luxury products, but limited research has concentrated specifically on fashion accessories such as bags, jewelry, or watches. Additionally, Instagram offers unique features like Stories, Reels, and Shops that facilitate shopping, yet there is insufficient knowledge regarding how these features influence users' trust and purchasing decisions for accessories. Although aspects like influencer credibility and emotional engagement have been examined, there is a scarcity of information on how these elements interact with various consumer types. Further research is essential to grasp these distinct effects on buyers of fashion accessories.

V. HYPOTHESIS

1. H11: There is an association between Age and How often do you use Instagram.
2. H12: There is a significant association between age and following fashion influencers on Instagram.
3. H13: There is a significant association between age and the perception that Instagram influencers help discover new fashion accessory brands.
4. H14: There is a significant association between age and trust in recommendations made by Instagram fashion influencers.
5. H15: There is a significant association between age and the perception of influencers being knowledgeable about fashion accessories.

6. H16: There is a significant association between age and being influenced by the attractiveness and style of influencers.
7. H17: There is a significant association between age and belief that influencers promote products they personally use or like.
8. H18: There is a significant association between age and purchase of fashion accessories based on influencer recommendations.
9. H19: There is a significant association between age and impulsive buying behaviour after seeing fashion accessories on Instagram.
10. H110: There is a significant association between age and the perception that influencer marketing is more trustworthy than traditional advertising.
11. H111: There is a significant association between age and emotional connection with influencers followed on Instagram.
12. H112: There is a significant association between age and the perceived impact of Instagram influencers on fashion accessory purchase decisions

Table 1: Validation of Questionnaire

All Statements with scale
How often do you use Instagram?
I follow fashion influencers on Instagram.
Instagram influencers help me discover new fashion accessory brands.
I trust the recommendations made by Instagram fashion influencers.
I perceive influencers to be knowledgeable about fashion accessories.
Attractive and stylish influencers positively affect my interest in the products they show.
I believe influencers promote products they personally like or use.
I have made a purchase of fashion accessories because of the influencer recommendation.
I tend to buy fashion accessories impulsively after viewing them on Instagram.
I consider influencer marketing more trustworthy than traditional advertisements.
I feel emotionally connected to some influencers I follow on Instagram.
Instagram influencers have a significant impact on my fashion accessory purchase decisions.

VI. RESEARCH METHODOLOGY

Table 2: Research Methodology

Research Design	Descriptive Research Design
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary Data Collection Method
Data Collection Method	Structured Questionnaire

Type of Questions	Close ended
Data Collection mode	Online survey through Google Form
Data Analysis methods	Descriptive Statistics, Reliability Analysis
Data Analysis Tools	SPSS and Excel
Sampling Size	151
Survey Area	Within my network and contact
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

A. Demographic Summary

The demographic profile of the respondents shows that the majority (93.3%) are young adults aged between 18 and 24 years, with a small proportion aged 25-34 (4.7%) and 35-44 (2.0%). In terms of gender, the sample is predominantly male (80%), while females represent 20% of the participants. Regarding occupation, most respondents are students (76.7%), followed by employees (12.7%) and business owners (10.7%). This demographic distribution suggests that the study primarily reflects the views of young, male students.

B. Cronbach Alpha

Table 3: Cronbach Alpha

Cronbach Alpha Value	No. of items
0.928	12

The reliability of the measurement scale was assessed using Cronbach's Alpha, resulting in a value of 0.928 for 12 items. This indicates excellent internal consistency, suggesting that the items reliably measure the underlying construct. A Cronbach's Alpha above 0.9 demonstrates that the scale is highly reliable and the responses are consistent across items, supporting the validity of the data collected in this study.

Table 4: Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
H1	There is an association between Age and How often do you use Instagram.	0.599	>	H01 Accept (Null hypothesis Accepted)	0.070	weak
H2	There is an association between Age and I follow fashion influencers on Instagram.	0.261	>	H02 Accepted (Null Hypothesis Accepted)	0.147	weak
H3	There is an association between Age and	0.03	<	H03 Reject	0.041	weak

	Instagram influencers help me discover new fashion accessory brands.			(Null Hypothesis Rejected)		
H4	There is an association between Age and I trust the recommendations made by Instagram fashion influencers.	0.022	<	H04 Reject (Null Hypothesis Rejected)	0.797	weak
H5	There is an association between Age and I perceive influencers to be knowledgeable about fashion accessories.	0.007	<	H05 (Null Reject Hypothesis Rejected)	0.040	weak
H6	There is an association between Age and Attractive and stylish influencers positively affect my interest in the products they show.	0.000	<	H06 Reject (Null Hypothesis Rejected)	0.538	weak
H7	There is an association between Age and I believe influencers promote products they personally like or use.	0.332	>	H07 Accept (Null Hypothesis Accepted)	0.754	weak
H8	There is an association between Age and I have made a purchase of fashion accessories because of influencer recommendations.	0.000	<	H08 Reject (Null Hypothesis Rejected)	0.066	weak
H9	There is an association between Age and I tend to buy fashion accessories impulsively after viewing them on Instagram.	0.081	>	H09 Accept (Null Hypothesis Accepted)	0.392	weak
H10	There is an association between Age and I consider influencer marketing more trustworthy than traditional advertisements.	0.000	<	H010 Reject (Null Hypothesis Rejected)	0.094	weak
H11	There is an association between Age and I feel emotionally connected to some influencers I follow on Instagram.	0.188	>	H011 Accept (Null Hypothesis Accepted)	0.715	weak
H12	There is an association between Age and Instagram influencers have a significant impact on my fashion accessory purchase decisions.	0.000	<	H012 Reject (Null Hypothesis Rejected)	0.922	week

VII. DISCUSSION

This research explored consumer perceptions of Instagram influencer marketing and its effect on their buying choices for fashion accessories, focusing particularly on age-related differences. The findings indicate a complex relationship between age and various aspects of engagement with Instagram influencers. Data suggests that age does not significantly influence the probability of following fashion influencers on Instagram (H2, $p=0.261$) or the frequency of using Instagram (H1, $p=0.599$).

Based on these results, engaging with Instagram and following influencers are prevalent activities among various age demographics, indicating that the platform's appeal and influencer culture are pervasive. Nonetheless, the weak correlation between these factors implies that age does not significantly influence these behaviours.

Nevertheless, although the correlation strengths are weak, several perceptual and behavioral aspects of influencer marketing exhibit significant relationships with age.

Customers' trust in influencer recommendations (H4, $p=0.022$), their perception of influencers' expertise regarding fashion accessories (H5, $p=0.007$), and their view of influencers as a means to discover new fashion accessory brands (H3, $p=0.03$) demonstrated strong correlations with age. Similarly, age was linked to the influence of fashionable and attractive influencers on product interest (H6, $p=0.000$). These findings suggest that, despite the weak associations, age may have an indirect effect on how consumers evaluate the credibility of influencers and the impact they have on their decisions about fashion.

Additionally, actual purchasing behaviours influenced by fashion influencers on Instagram showed a significant correlation with the age of respondents. The extent to which influencers on Instagram affected participants' choices to purchase fashion accessories (H12, $p=0.000$) and their likelihood of buying things based on influencer recommendations (H8, $p=0.000$) were both linked to age. These results emphasize the importance of age in shaping consumers' choices to make purchases driven by influencer marketing. However, the relatively low correlation coefficients indicate that factors beyond age likely play an important role in influencing purchasing decisions.

The notion that influencers promote products they genuinely use or enjoy (H7, $p=0.332$), the tendency for impulsive buying of fashion accessories after encountering them on Instagram (H9, $p=0.081$), and the feelings of emotional connection to influencers (H11, $p=0.188$) were among other behaviours and perceptions that showed no significant correlation with age.

Furthermore, while age proved to be a significant factor in predicting confidence in influencer marketing compared to traditional advertising (H10, $p=0.000$), its weak correlation suggests limited practical importance. The findings indicate that age does not uniformly affect various aspects of customer perception and behaviour regarding influencer marketing, particularly concerning emotional connection and impulsive purchasing tendencies. In summary, the research indicates that age does influence consumer reactions to Instagram influencer marketing in the fashion accessory industry, but it is not a key determinate.

To successfully reach and connect with customers, marketers should consider age alongside other demographic and psychographic factors, as suggested by the weak yet notable relationships. Future studies should expand their focus to include variables such as income, education, or social media proficiency to provide a more comprehensive understanding of the factors influencing customer behavior in this context.

VIII. THEORETICAL IMPLICATIONS

This study illustrates that a person's age affects how they perceive and react to Instagram influencers, especially when it comes to buying fashion accessories. Younger and older audiences understand influencer messages in varied ways, which influences the degree of trust they place in the influencer's knowledge and appearance. This idea aligns with a theory that posits individuals interpret advertisements differently based on their identity. Additionally, the findings reveal that age plays a role in the likelihood of making a purchase

after seeing an item on social media. It is important to highlight that age does not influence the emotional ties people have with influencers or the occurrence of impulsive purchases. This implies that emotional reactions and spontaneous buying tendencies may remain uniform across various age demographics. Overall, the findings suggest that how individuals react to influencer marketing is intricate and shaped by numerous elements. Consequently, there is a need for enhanced concepts and frameworks to accurately understand how influencer marketing functions on social media.

IX. PRACTICAL IMPLICATIONS

This research provides valuable insights for Instagram influencers, brands, and marketers in the fashion accessories industry. It indicates that users of all ages engage with Instagram and follow fashion influencers at similar rates, allowing ads to be created for a broad audience. However, minor variations suggest that tailoring messages for different age groups is still beneficial. Younger audiences tend to prefer trendy and stylish influencers, while older audiences gravitate towards those who are perceived as knowledgeable and trustworthy. Age also influences purchasing behaviour, so brands should consider crafting targeted promotions for various age segments. Additionally, both emotional and impulse purchases are common across all ages, so advertisements that are visually appealing or tell a compelling story can resonate well with everyone. Because the level of trust in influencers is consistent across various age groups, it's essential for influencers to maintain honesty and authenticity. Incorporating age along with factors like interests and lifestyle will enhance marketing effectiveness and success

X. CONCLUSION

This research examined the impact of age on individuals' perceptions of Instagram influencer marketing and their purchasing decisions regarding fashion accessories. It revealed that age plays a role in how much trust people place in influencers, their perception of their expertise, and their likelihood to act on their suggestions. However, age does not affect the frequency of Instagram usage or the following of fashion influencers. The tendencies for impulsive buying and emotional ties to influencers are consistent across various age groups. Therefore, brands should develop marketing strategies tailored to the preferences of different age demographics while ensuring that their messages remain truthful and relatable to all. This research enhances our understanding of online shopping and indicates that influencer marketing is particularly effective when age differences are taken into account.

RECOMMENDATIONS FOR FUTURE RESEARCH/ FUTURE SCOPE OF THE STUDY

This research illustrates the impact of age on individuals' perceptions and reactions to fashion influencers on Instagram, but there remains additional territory to explore. Future investigations should also consider factors such as gender, income, education, culture, and geographic location, as these elements can influence how much someone trusts and

follows influencers. Furthermore, it's crucial to examine personal characteristics like lifestyle, values, personality, and an individual's familiarity with social media. These aspects can help clarify why certain people are more susceptible to influence, regardless of their age. Given that various platforms such as TikTok, YouTube, and Facebook operate differently, upcoming studies could analyze how influencer marketing varies among them. Longitudinal research could further reveal how opinions and purchasing behaviours evolve over time. It would be beneficial to examine which characteristics of influencers, such as integrity, fashion sense, or expertise, resonate most with various age demographics. Conducting interviews or group discussions, in addition to surveys, can provide richer and more valuable insights for marketers.

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