

Consumer Behavior in the Era of Digital Marketing: A Case of Instagram Shoppers in Tanzania

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Abstract

This study examined consumer behavior in the era of digital marketing by focusing on Instagram shoppers in Tanzania, guided by the Theory of Planned Behavior and Theory of Perceived Risk. Specifically, the study sought to identify the factors that drive consumers to engage with Instagram-based sellers, examine how trust is established between consumers and sellers on Instagram, and analyzed the challenges that affect consumers' confidence in Instagram-based shopping. A convergent mixed-methods design was employed, involving 384 respondents selected through snowball sampling. Data were collected using a structured questionnaire comprising both closed- and open-ended questions and were analyzed using descriptive statistics and thematic analysis. The findings revealed that Instagram is used not only for social interaction but also as a commercial platform, with a substantial proportion of participants (79.4%) reporting having purchased products through Instagram. Key factors driving consumer engagement and purchase behavior included the attractiveness of product images, the availability of product reviews and testimonials, and quick responses from sellers. Consumer trust and confidence in Instagram-based sellers were primarily enhanced through direct communication, previous personal purchasing experiences, and collaborations with influencers. However, the major challenge affecting consumers' confidence was the mismatch between product descriptions and the actual products received, which discouraged repeat purchases among many consumers. This study contributes to the limited empirical literature on social media-based consumer behavior in developing economies by providing context specific insights from Tanzania. It extends understanding of how visual presentation, responsiveness, and trust-building mechanisms influence consumer engagement on Instagram. Additionally, the findings offer practical implications for Instagram-based sellers by highlighting the importance of transparency, honest communication, product authenticity, and reliable delivery in building consumer trust and sustaining long-term customer relationships in digital marketplaces.

Categories: Consumer Behavior, Digital Marketing

Keywords: consumer behaviour, digital marketing, online purchasing, instagram shopping, tanzania

Introduction

In today's fast-paced digital age, marketing has experienced a significant transformation, moving from traditional methods to dynamic, interactive online environments. Among the most influential digital platforms, social media, particularly Instagram, has emerged as a powerful tool in shaping consumer behavior. Instagram uniquely combines visual content, influencer marketing, real-time engagement, and e-commerce functionalities, redefining how consumers discover, evaluate, and purchase products.

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Digital marketing and social media marketing play an essential role in shaping consumer-buying behavior (Alanmi and Alharthi, 2023) (Yadav et al., 2024) (Suleiman et al., 2024). The spread of technology has created new opportunities for consumer-business interactions across various digital platforms such as social media networks, e-commerce websites, and mobile applications. These platforms provide consumers with access to product information, reviews, and price comparisons that influence their purchasing decisions (Antczak, 2024). For marketers, digital marketing has become one of the important tools to have access to their targeted demographics (Silva, 2024). Digital marketing allows businesses to efficiently connect with their target audiences while also generating valuable insights into consumer behavior. Compared to traditional marketing, it is more cost-effective as it directly engages the intended audience. Through various analytical tools, businesses can study consumer behavior and tailor strategies accordingly. Social and digital media platforms further allow the delivery of customized, time- and location-specific information that promotes products, services, and ideas, thereby creating value for both customers and stakeholders. Digital marketing has revolutionized the business landscape, providing small enterprises with unprecedented opportunities to reach, engage, and convert consumers. Unlike traditional marketing approaches, digital marketing leverages cost-effective, data-driven, and highly targeted strategies to enhance brand visibility and foster meaningful consumer interactions (Kumar and Babu, 2025).

Digital marketing is regarded as a modern approach to marketing that creates new opportunities for businesses. By leveraging digital channels, companies can engage directly with potential customers quickly and efficiently, without being limited by geographical boundaries (Yadav et al., 2024). Digital marketing is important for receiving information for direct contact with customers. Digital marketing markets of products and services on the Internet on any digital center such as mobile marketing through the digital medium provide customers with consent results because they ask and suggest about any products and services (Salim and Issa, 2024). The increase in the social networking users is making the marketers to move more towards social media to engage the prospective customers (Kumar and Sreekanth, 2024). Through digital marketing, brands can engage accurately with their target audience. According to the global data analysis, comparing the number of social media users to the total population may underestimate the amount of social media use since most social media corporations merely allow persons over 13 to access their systems (Li, 2024). Digital marketing has been embraced globally by business as an effective way to advertise content to customers rapidly and effectively (Schutte and Chauke, 2022). Digital marketing has transformed how business and other organizations communicate with their audience (Nagrani and Kumar, 2021). Digital marketing has been considered a new form of marketing and provided new opportunities for companies to do businesses. Marketing activities conducted via digital channels enable advertisers to directly communicate with potential customers in a rapid velocity and regardless the geographical location (Yadav et al., 2024).

Instagram is the prominently used social media in the digital world. Instagram is not only used for fun and social connections, but also for digital marketing purposes (Kumar and Sreekanth, 2024). The rise of Instagram as a marketing platform is particularly pronounced among younger, tech-savvy users who are drawn to its visually driven interface, short videos, stories, and influencer-led content. Features such as shoppable posts, reels, live demonstrations, and direct purchase links have turned Instagram into more than just a social networking application, it is now a full-fledged digital marketplace that influences immediate purchase decisions and long-term brand loyalty. As consumers increasingly interact with brands through platforms like Instagram, the traditional consumer journey has evolved (Dwivedi et al., 2021). Businesses are leveraging these platforms to engage users through targeted advertisements, curated content, and influencer endorsements. This evolution has made digital marketing a central strategy in driving consumer engagement and purchasing decisions globally.

In developing economies such as Tanzania, the rapid adoption of smartphones and expansion of mobile internet access have significantly increased social media usage, particularly among urban residents, where mobile devices serve as the primary gateway to the internet and digital platforms. Recent statistics indicate that Instagram had approximately 3.7 million users in Tanzania in early 2025, representing 18.3% of the country's internet users, while the number increased to over 4.1 million users by the end of 2025, reflecting the platform's growing popularity among Tanzanian consumers. The largest segment of Instagram users falls within the 25-34 age group, which is also a highly active consumer market. As social media platforms increasingly integrate shopping features, consumers are using Instagram not only for social

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interaction and product discovery but also for evaluating products, interacting with sellers, and making purchase decisions. This trend highlights the emergence of social commerce as an important component of Tanzania's digital economy and consumer marketplace ([National Bureau of Statistics, 2025](#)) ([DataReportal Digital 2025 Tanzania, 2025](#)) ([DataReportal Digital 2026 Tanzania, 2026](#)). Instagram has evolved from a platform for social interaction into an important channel for product discovery and online shopping. Despite this growing reliance on Instagram for commercial activities, empirical evidence explaining how the platform shapes consumer behavior remains limited. This study therefore examines the key factors that motivate consumers to engage with Instagram-based sellers, as well as the elements that contribute to the development of trust and customer loyalty. The findings are expected to offer valuable insights for marketers and businesses aiming to enhance digital marketing strategies within the context of emerging markets.

In light of the significant role digital marketing plays in shaping consumer behavior particularly within social media platforms such as Instagram, it becomes essential to systematically investigate the key factors, trust dynamics, and challenges that influence consumer engagement in this context.

Objectives of the study

1. To examine the factors that drive consumers to engage with Instagram-based sellers.
2. To explore how trust is established between consumers and Instagram-based sellers.
3. To analyze the challenges that affect consumer confidence in Instagram-based shopping

Literature review

Theoretical Literature

Theory of Planned Behavior (TPB): This study is grounded in the TPB ([Ajzen, 1991](#)), which explains consumer behavior as a function of behavioral intentions shaped by attitude, subjective norms, and perceived behavioral control. In the context of Instagram shopping in Tanzania, consumers' attitudes toward digital marketing content, perceived social influence from peers and influencers, and their perceived ability to transact online collectively determine their intention to purchase through Instagram. These intentions ultimately influence actual purchasing behavior. Thus, TPB provides a suitable theoretical lens for understanding consumer behavior in the era of digital marketing.

Theory of Perceived Risk (TPR): This study is also grounded in TPR ([Cox and Rich, 1964](#)), which explained how uncertainty and the possibility of negative outcomes influence consumer behavior. Cox and Rich proposed that consumers make purchasing decisions under conditions of uncertainty when they are unable to fully predict the consequences of their choices. This uncertainty generates perceived risk, which is defined as the consumer's subjective expectation of loss or adverse outcomes associated with a purchase decision. In the context of Instagram, where transactions are often conducted without physical product inspection and with limited regulatory oversight, consumers tend to rely heavily on available digital cues, including reviews, influencer endorsements, and seller credibility, to reduce uncertainty. The theory posits that higher levels of perceived risk negatively affect purchase intention, prompting consumers to engage in risk-reduction strategies such as seeking additional information or avoiding transactions altogether. Therefore, this study integrates Perceived Risk Theory to explain how Tanzanian Instagram shoppers navigate digital purchasing environments, shaping their attitudes, trust levels, and ultimately their buying behavior in the evolving landscape of digital marketing.

Empirical literature

Consumer Behavior

Consumer purchase behavior has become one of the most significant areas of study in the field of marketing analytics. According to ([Schiffman and Kanuk, 1997](#)), consumer behavior is defined as the behavior that consumers display in search of obtaining, using, assessing and rejecting products, services and ideas. In other words, consumer behavior refers to the field that examines the psychological, social, and cultural factors influencing individuals' processes of researching, purchasing, and using products and services ([Efendioglu, 2024](#)). Consumer purchasing behavior is influenced by a range

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of factors, including convenience, product perception, online reviews, and personalized marketing experiences. Consumer purchase behavior is how individuals, organizations, and groups select, buy, and make use of product, service, experience or ideas to satisfy their needs and wants (Yadav et al., 2024). Consumer purchasing behavior is shaped by their level of knowledge and brand orientation. Likewise, brand awareness, when combined with positive brand perception and loyalty, strengthens the brand image in the consumer's mind. This, in turn, positively influences their buying decisions and becomes an integral part of their purchase behavior.

This concept is crucial in the fields of marketing and business, as it seeks to explore consumers' preferences, purchasing motivations, and decision-making patterns. Understanding consumer buying patterns is no longer just about recognizing what products are being purchased, but also about uncovering the underlying motivations, preferences, and decision-making processes of customers. Insights gained from these analyses not only enable firms to refine their marketing strategies but also directly contribute to revenue growth, customer retention, and long-term business sustainability. According to Kaur et al. (Kaur et al., 2021) consumer purchase behavior is one of the most sought-after realms of study in marketing analytics field in order to understand the buying patterns of the consumers, which will ultimately help in increasing the revenues of the firms and would provide an enhanced growth rate. In today's competitive business landscape, marketing has evolved far beyond the traditional scope of promotions and basic advertising tools. It now encompasses advanced techniques that dive deep into consumer psychology and behavior, using data-driven approaches to anticipate future purchasing decisions. Firms that successfully harness these insights are not only able to respond effectively to market demands but also shape consumer expectations, thereby creating entirely new market trends.

Digital marketing and consumer behavior

In today's digitally driven world, the landscape of marketing has undergone a profound transformation. With the advent of digital technologies, businesses have gained unprecedented opportunities to connect with consumers on a global scale, reshape their marketing strategies, and influence consumer behavior (Khade et al., 2024). Digital marketing is one of the major sources of revenue increment. With changing consumers purchase decision to finding out consumers awareness all are performed through digital marketing. It is considered as a channel through which companies reach desired target market (Kaur and Tailor, 2023). According to Revathy (Revathy, 2024), digital platforms are reshaping the way consumers make purchasing decisions, moving them away from traditional buying behavior and redefining the consumer landscape. In the past, purchase decisions were primarily guided by visits to physical stores, word-of-mouth recommendations, and conventional advertising. Today, however, the rise of e-commerce, social media, and mobile applications has digitized this process. These platforms provide instant access to information such as price comparisons, customer reviews, and influencer.

The role of digital marketing in shaping consumer behavior is profound. With the growing influence of social media platforms and online communities, consumers increasingly rely on digital channels for product research, peer recommendations, and reviews. Consequently, digital marketing plays a central role in building brand perception, influencing purchasing decisions, and fostering customer loyalty. In addition, the accessibility and cost-effectiveness of digital platforms have democratized marketing, allowing small and medium-sized enterprises to compete with larger corporations on a global stage. In digital marketing, understanding consumer behavior is key for marketing success as consumers have embraced utilizing the internet and online socializing tools. Today, digital marketing and social media play a wide role in consumer behavior (Pei, 2024). Marketers have always been quite interested in consumer behavior. What exactly motivates consumers to make purchases is usually determined by their buying behavior. Understanding consumer behavior aids marketers in better understanding how consumers choose among many options, including goods, brands, and the like, as well as how they are impacted by their surroundings, reference groups, families, salespeople, and other factors. The marketer may create a product that will appeal to consumers by having a grasp of how people make their decisions. Two of the most important inquiries a marketer must address in relation to consumer behavior are: How do prospective buyers decide which products to buy? What aspects and how do they affect their decision-making? (Roy, 2022). To be effective in digital marketing, it is important to find out how factors related to different digital channels influence customers' behavior (Silva, 2024).

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Research Method

Research design

This study aimed to examine how digital marketing influences consumer behavior among Instagram shoppers in Tanzania. The research was conducted in the Iringa Region of Tanzania. The study adopted a convergent mixed-methods design, which is a central approach within mixed-methods research. The convergent mixed-methods design involves the simultaneous collection and analysis of both quantitative and qualitative data, followed by the integration of results to compare and corroborate findings from the two data strands (Creswell and Creswell, 2023). This design was selected because it enables researchers to obtain a comprehensive understanding of a research problem by combining the strengths of both quantitative and qualitative approaches.

Context of the study

The study was conducted in Iringa Region, Tanzania, an area experiencing increasing internet penetration and growing engagement in social media platforms such as Instagram, particularly in urban centers where digital infrastructure and connectivity are relatively more developed (Tanzania Communications Regulatory Authority, 2023) (National Bureau of Statistics, 2022).

Target population

The target population of the study comprised all Instagram users in Iringa Region who engage in online shopping activities. These individuals represent consumers who interact with digital marketing content and make purchasing decisions through social commerce platforms.

Sample size determination

Since the exact number of Instagram users who engage in online shopping in Iringa Region is unknown and therefore considered infinite, the researcher determined the sample size using Cochran's formula for an infinite population. According to Cochran, this formula is widely used in survey research to estimate the appropriate sample size when the population size is large or unknown (Cochran, 1977). The calculated sample size is therefore 384 respondents, which is considered adequate for representing the large population of Instagram users engaged in online shopping in Iringa Region. All respondents completed the survey; hence, the response rate was 100%. The questionnaire comprised both closed-ended questions (for quantitative data) and open-ended questions (for qualitative data). Although all 384 respondents completed the questionnaire, only 22 respondents responded to the optional open-ended questions. Consequently, the qualitative thematic analysis was based on these 22 responses. Although the questionnaire initially indicated that respondents could select more than one option, the analysis in Table 5 considered only the primary response for each respondent. Consequently, each respondent contributed one response, and the percentages sum to 100%.

Sampling technique

The study employed a snowball sampling technique to recruit participants. The initial respondents were purposively identified from active Instagram users who met the study's inclusion criteria, namely individuals residing in Tanzania, aged 18 years and above, and who had previously used Instagram to search for, evaluate, or purchase products and services. These initial participants were identified through the researchers' professional and social networks and through Instagram communities related to online shopping. After completing the questionnaire, the initial respondents were requested to share the survey link with other Instagram users who met the study criteria. This referral process continued until the desired sample size was achieved. Snowball sampling is particularly useful when studying populations that are difficult to identify or reach directly (Etikan, 2016). Through this method, existing Instagram users who participated in online shopping referred other users with similar experiences.

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Data collection methods

Data were collected using a structured questionnaire consisting of both closed-ended and open-ended questions. The questionnaire was designed to capture respondents' demographic characteristics, purchasing behavior, and experiences related to Instagram shopping. The questionnaire was developed and administered using Google Forms, and the survey link was shared with Instagram users through various online channels to enhance accessibility and improve response rates. According to Bougie and Sekaran, questionnaires are an effective tool for collecting standardized data from a large number of respondents in survey research (Bougie and Sekaran, 2019). All completed questionnaires were carefully reviewed and verified for completeness and consistency before being entered into the statistical software for analysis.

Data analysis techniques

Quantitative data were analyzed using descriptive statistics through IBM SPSS Statistics version 20. The analysis helped summarize respondents' demographic characteristics and purchasing behavior patterns using frequencies and percentages. Responses from open-ended questions were analyzed using thematic analysis. Thematic analysis is widely used in qualitative research for identifying patterns within textual data (Braun and Clarke, 2006). The researcher first read all responses several times to gain familiarity with the data. Key ideas and recurring statements related to consumers' experiences, perceptions, and motivations for purchasing products through Instagram were identified. The responses were then coded, where meaningful words, phrases, or sentences were labeled according to their relevance to the study objectives. Similar codes were grouped together to form themes representing common patterns in consumer behavior within the context of digital marketing on Instagram. These themes were interpreted and supported with selected respondents' statements to provide deeper insights that complemented the quantitative findings.

Ethical considerations

As the study involved human participants, ethical principles were strictly observed. Respondents were informed about the purpose of the study, and informed consent was obtained prior to their participation. The confidentiality and anonymity of respondents were maintained throughout the study. All information provided by participants was used strictly for academic purposes, and respondents were assured that their identities would not be disclosed.

Results And Discussion

The aim of this study was to examine consumer behavior in the era of digital marketing, with specific reference to Instagram shoppers in Tanzania. This study explored three issues: Instagram usage and engagement with sellers, trust and confidence, and challenges and risks that affect consumer confidence in Instagram-based shopping.

Demographic information of participants

The demographic profile of the 384 sampled Instagram shoppers reveals a distinct consumer base in Tanzania that is predominantly urban, highly educated, employed, and composed of mature adults. In terms of sex distribution, the findings indicate a slight female dominance, with females accounting for 53.4% of the respondents and males making up 46.6%. This pattern aligns with wider digital marketing trends where women are generally more active on visual social platforms for shopping and brand exploration, suggesting they may be more responsive to visual product displays, aesthetics, and influencer endorsements. However, the substantial male proportion (46.6%) demonstrates that Instagram shopping is far from exclusive to women, reflecting the platform's growing cross-gender influence.

This section presents the demographic characteristics of the participants in terms of sex, age, education level, occupation, and location. The findings are summarized in Table 1 below, followed by a detailed discussion of each demographic characteristic.

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Variable and category		Frequency	Percent
Sex	Female	205	53.4
	Male	179	46.6
	Total	384	100.0
Age	18-24	20	5.2
	25-34	65	16.9
	35-44	263	68.5
	45 and above	36	9.4
	Total	384	100.0
Education level	Diploma	49	12.8
	Bachelor's degree	154	40.1
	Master's degree	168	43.8
	Doctorate	13	3.4
	Total	384	100.0
Occupation	Employed	356	92.7
	Self-employed	15	3.9
	Student	13	3.4
	Total	384	100.0
Location	Rural	29	7.6
	Urban	355	92.4

TABLE 1: Demographic information.**Sex distribution of Instagram shoppers**

This section outlines the sex distribution of study participants. The findings in Table 1 above show that out of 384 Instagram shoppers, 53.4% were female and 46.6% were male. This indicates a slight female dominance among Instagram consumers. In the context of digital marketing, this pattern aligns with the wider trend that women are

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generally more active and engaged on visual social media platforms such as Instagram, especially for activities related to shopping, exploring brands, and interacting with promotional content. The higher proportion of female shoppers suggests that women may be more responsive to Instagram-based marketing strategies, including influencer endorsements, visual product displays, and targeted advertisements. It also implies that businesses operating on Instagram may need to design marketing content that appeals strongly to female preferences, such as aesthetics, product detail presentation, and trust-building communication. However, the presence of a substantial male proportion (46.6%) also demonstrates that Instagram shopping is not exclusive to women. Male consumers are also increasingly interacting with digital marketing content, reflecting the platform's growing influence across genders.

Age group distribution of Instagram shoppers

This section presents an age breakdown of the 384 respondents involved in the study. The findings presented in Table 1 reveals that the majority of Instagram shoppers fall within the 35- to 44-year age group (68.5%), followed by 25-34 (16.9%), 45 years and above (9.4%), and 18-24 (5.2%). This suggests that Instagram shopping is most popular among mature adults rather than younger adults traditionally known for heavy social media use. A dominance of the 35-44 age group indicates that Instagram is widely used by working adults who have stronger purchasing power and greater disposable income. This demographic often values convenience, product authenticity, and reliability factors that significantly influence consumer behavior in digital marketing environments (Djafarova and Bowes, 2021). The 25-34 age group, though smaller, represents young professionals who are familiar with digital platforms and are inclined to shop online due to lifestyle convenience and exposure to digital marketing content. The relatively low participation among the 18-24 group (5.2%) may indicate that younger users engage more with Instagram for social interaction rather than direct purchasing or may lack the financial capacity for frequent online shopping. Finally, the 45+ age group, though smaller (9.4%), reflects the expanding reach of digital marketing across older populations, who are gradually adopting online shopping behaviors due to increased digital literacy and the convenience of social commerce.

The findings imply that digital marketing strategies on Instagram in Tanzania should primarily target working adults aged 35-44, as they represent the most active and economically capable consumer segment. Marketers should therefore focus on content that emphasizes product reliability, authenticity, convenience, and value for money to align with the preferences of this dominant group. At the same time, tailored strategies are needed to stimulate purchasing among younger users (18-24) by enhancing trust, affordability, and interactive engagement, while simplified and trust-building approaches can further integrate older consumers (45+) into digital commerce. Overall, the results highlight the importance of age segmented marketing strategies for effective consumer engagement on Instagram.

Education level of Instagram shoppers

The results in Table 1 show that the majority of Instagram shoppers are highly educated. Most respondents reported having either a Master's degree (43.7%) or a Bachelor's degree (40.1%), while 12.8% had a Diploma and only 3.4% held a Doctorate. This distribution suggests that Instagram shopping is largely practiced by individuals with higher academic attainment. Highly educated consumers tend to be more digitally literate, more comfortable navigating online platforms, and more aware of digital marketing practices. Their educational background likely enhances their ability to evaluate online information, compare products, and make informed purchasing decisions. This pattern implies that digital marketers on Instagram may successfully target audiences with advanced education, who demonstrate confidence in using social media for shopping.

Occupation of Instagram shoppers

This section highlights the occupational status of respondents. The findings presented in Table 1 indicate that a significant majority of the respondents (92.7%) were employed, followed by 3.9% self-employed, and 3.4% students. This shows that Instagram shopping is most common among people who have a stable income and purchasing power. The dominance of employed individuals suggests that shopping decisions on Instagram may be influenced by income availability, economic stability, and lifestyle patterns associated with working adults. This group has the financial ability to respond to digital marketing promotions, purchase advertised products, and engage in online shopping frequently. The

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lower percentage of students indicates limited financial resources or a preference for browsing rather than buying. Overall, the occupational profile reflects a consumer segment that is economically active, making them a strategic target for businesses using Instagram as their marketing channel.

Location of Instagram shoppers

The locations on the respondent were important. This section presents the findings of the respondents' location. The results presented in Table 7 further show that 92.4% of the respondents reside in urban areas, while only 7.6% come from rural settings. This demonstrates that Instagram shopping is predominantly an urban phenomenon. Urban residents typically have better internet access, higher exposure to social media, and easier access to delivery and payment services that support online shopping. Urban environments also promote modern consumption behaviors, making Instagram a convenient platform for browsing, comparing, and purchasing products. The low participation from rural areas may be due to limited connectivity, lower digital literacy, or slower adoption of social commerce platforms. This indicates that digital marketing initiatives are currently more effective in urban markets.

The findings above are consistent with those of Salim and Issa (Salim and Issa, 2024), who reported that digital marketing exerts a significant influence on customer buying behavior. Their study demonstrated that consumers' responses to digital marketing strategies are not uniform but are shaped by key socio-demographic factors, including education level, income, and the extent of social media usage. Specifically, individuals with higher levels of education and more frequent engagement with social media platforms were more likely to be exposed to, understand, and respond positively to digital marketing messages. Likewise, income level influenced purchasing decisions by affecting consumers' ability to act on online promotions and advertisements.

This alignment reinforces the argument that digital marketing particularly through social media platforms plays a critical role in shaping consumer decision-making processes. It further suggests that marketers must adopt segmented and targeted digital strategies that consider consumers' socio-economic backgrounds and online engagement patterns.

Instagram usage and engagement with sellers

This section highlights the key patterns of Instagram usage among respondents, including the frequency with which they purchase products through the platform and the various types of products purchased. It provides insight into how often consumers engage in shopping activities on Instagram, the extent to which the platform influences their purchasing behavior, and the categories of products that are most commonly acquired. By examining these aspects, the section offers a deeper understanding of consumer preferences, purchasing habits, and the role Instagram plays in shaping contemporary consumer behavior within the digital marketing environment.

Frequency of Instagram usage among consumers

This subsection presents an overview of how frequently respondents use Instagram, highlighting the extent of their engagement with the platform and its significance in shaping contemporary consumer behavior within the digital marketing environment. The findings indicate that Instagram is used very frequently by the majority of respondents. As shown in Table 2, more than half of the participants (56.5%) reported using Instagram daily, while an additional 21.6% accessed the platform frequently, that is, three to five times per week. Together, this represents 78.1% of respondents who engage with Instagram on a regular basis. A smaller proportion of respondents use Instagram occasionally (11.5%), whereas only 10.4% reported rare usage.

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	Frequency	Percent
Daily	217	56.5
Frequently (3-5 times/week)	83	21.6
Occasionally (1-2 times/week)	44	11.5
Rarely	40	10.4
Total	384	100

TABLE 2: Usage of Instagram.*Source:* Author's computation.

These results demonstrate that Instagram has become an integral part of respondents' daily routines and is a highly active digital environment for consumer interaction. The high frequency of usage suggests that consumers are continuously exposed to marketing content, seller promotions, peer recommendations, and product information on the platform, which significantly shapes their awareness, attitudes, and purchase decisions. The strong level of daily and frequent usage implies that Instagram is a highly effective channel for digital marketing and consumer engagement. Businesses and sellers can leverage this frequent exposure by implementing consistent promotional strategies, maintaining active communication with consumers, and delivering visually appealing and relevant content to influence purchasing behavior. Moreover, the minimal proportion of rare users indicates limited resistance to the platform, suggesting that marketing campaigns conducted through Instagram are likely to reach a wide and actively engaged audience. For marketers, this presents an opportunity to build long-term relationships with consumers, strengthen brand loyalty, and increase conversion rates through continuous interaction in the digital marketplace.

Purchase Experience via Instagram

This section presents the findings related to consumers' purchasing experiences on Instagram. Specifically, it examines whether respondents have ever purchased products through Instagram, the frequency of such purchases, and the categories of products commonly purchased using the platform.

Purchase of Products via Instagram

This subsection reports the results on whether respondents have ever purchased products through Instagram, providing an overview of the level of adoption of Instagram as a shopping platform among the surveyed consumers. The results presented in Table 3 indicate that a substantial majority of respondents (79.4%) have purchased products through Instagram, while only 20.6% reported never having made a purchase on the platform. This finding confirms that Instagram has evolved beyond its original function as a social networking site to become a significant digital marketplace where commercial transactions actively take place. For digital marketers, this underscores the importance of adopting integrated social commerce strategies that combine engaging content, persuasive communication, seamless purchasing mechanisms, and continuous customer interaction. Given the high level of consumer confidence in purchasing through Instagram, marketers can further capitalize on this trust by investing in targeted advertising, influencer collaborations, personalized product recommendations, and interactive features such as stories, reels, live shopping, and direct messaging to enhance engagement and stimulate demand.

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	Frequency	Percent
Yes	305	79.4
No	79	20.6
Total	384	100

TABLE 3: Purchase of products via Instagram.

Source: Author's computation.

Furthermore, the widespread adoption of purchasing through Instagram suggests that contemporary consumers place high value on convenience, prompt responsiveness, and authenticity in their interactions with sellers. Consequently, digital marketing strategies should emphasize real-time engagement, efficient customer service, clear and transparent product information, and the use of user-generated content to enhance trust, credibility, and long-term brand loyalty. Sellers that fail to meet these expectations risk losing their competitive position within an increasingly digital, socially driven marketplace.

Frequency of Purchases Made Through Instagram in the Last 6 Months

This subsection presents the results on how frequently respondents purchased products through Instagram within the last 6 months. The findings presented in Table 4 indicate that Instagram is an active and frequently used purchasing platform among respondents. The majority of participants (50.6%) reported purchasing products two to three times within the last 6 months, while 22.1% made at least one purchase. A considerable proportion of consumers demonstrated even higher engagement, with 13.8% purchasing four to six times and 13.5% purchasing more than six times during the same period. These findings indicate that not only are consumers willing to purchase via Instagram, but many are doing so repeatedly, suggesting a high level of trust in sellers and comfort with Instagram as a shopping platform. The pattern of repeated purchasing behavior highlights the role of Instagram in supporting ongoing consumer-seller relationships and reinforcing habitual buying behavior in the digital marketplace.

	Frequency	Percent
Once	85	22.1
2-3 times	194	50.6
4-6 times	53	13.8
More than 6 times	52	13.5
Total	384	100

TABLE 4: Purchase frequency on Instagram within last 6 months.

Source: Author's computation.

The high proportion of consumers who have purchased through Instagram and the frequency of repeated purchases indicate that Instagram is an effective commercial channel that shapes modern consumer behavior. Marketers and sellers can confidently invest in Instagram-based selling strategies, knowing that the platform supports not only first-time purchases but also long-term customer engagement and loyalty.

Types of Products Purchased via Instagram

This subsection presents the findings on the types of products that respondents reported purchasing through Instagram. The findings show that, cosmetics dominates Instagram purchases, accounting for 51.3% of respondents followed by clothing 19.5%. Then followed by mobile phones (12.5%) and laptop (8.6%), while smaller proportions purchased other products (7.3%) and services such as photography or tutoring (0.5%). The minimal purchase of high-involvement products such as projector (0.3%) suggests that consumers are more inclined to buy visually appealing, fashion-oriented, and relatively low-risk products on Instagram as shown in Table 5. These results confirm Instagram's strong influence in visually driven product categories where imagery, aesthetics, and social influence significantly affect consumer decision-making.

The preference for relatively durable items such as clothing, mobile phones, and laptops can be justified by their perceived long-term utility, value for money, and functional importance in consumers' daily lives. Unlike purely experiential or high-risk products, these items offer tangible benefits and repeated usage, making them more attractive despite being purchased through social media platforms. In addition, digital marketing through detailed product descriptions, reviews, and demonstrations reduces uncertainty associated with such purchases, thereby increasing consumer confidence. For example, mobile phones and laptops are essential tools for communication, work, and online engagement, while clothing combines both functional and aesthetic value, making it highly compatible with Instagram's visual nature. Consequently, consumers are more willing to invest in these durable goods when sufficient information, social proof, and trust cues are provided through the platform. These results confirm Instagram's strong influence in visually driven product categories where imagery, aesthetics, and social influence significantly affect consumer decision-making.

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Products	Frequency	Percent
Clothing	75	19.5
Cosmetics	197	51.3
Laptop	33	8.6
Projector	1	0.3
Mobile phone	48	12.5
Services	2	0.5
Other	28	7.3
Total	384	100

TABLE 5: Types of products purchased via Instagram.

Source: Author's computation.

The dominance of cosmetic and clothing products suggests that visually oriented marketing, influencer endorsements, and aesthetic presentation are particularly powerful in stimulating consumer demand. Businesses operating in these sectors can maximize their impact by focusing on high-quality visuals, interactive content, customer testimonials, and responsive communication. Furthermore, the lower purchase levels for high-risk or high-involvement products indicate the continued importance of trust, product assurance, and risk reduction strategies. Sellers of such products should strengthen credibility through reviews, guarantees, secure payment systems, and transparent communication to enhance consumer confidence. Overall, the findings reinforce the central role of Instagram in shaping contemporary consumer behavior in the digital marketing era and provide valuable insights for businesses seeking to design effective social commerce strategies.

Consumer Motivations and Engagement Drivers

Consumer motivations and engagement drivers play a critical role in determining how individuals interact with brands and make purchasing decisions. This subsection examines the key motivations and engagement drivers that influence consumers' purchasing behavior on Instagram. The findings are presented in Table 6 below:

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Motivating factors	Frequency	Percent
Attractive product image	110	28.6
Discounts and promotion	31	8.1
Product reviews/testimonies	80	20.8
Influencer endorsements	74	19.3
Quick response from the sellers	89	23.2
Total	384	100

TABLE 6: Motivation to engage with sellers.

Source: Author's computation.

The results indicate that attractive product images are the most influential factor affecting consumers' purchasing decisions, accounting for 28.6% of responses. This finding highlights the importance of visual appeal in digital marketing, particularly on visually oriented platforms such as Instagram, where product presentation significantly shapes consumer perceptions and buying intentions. High-quality images help create positive first impressions, increase perceived product value, and enhance consumer trust. The second most influential factor is quick response from sellers (23.2%), emphasizing the critical role of responsiveness and customer engagement in online purchasing environments. Consumers increasingly expect immediate feedback and communication, and delays in response may reduce trust and discourage potential buyers.

Product reviews and customer testimonies account for 20.8%, indicating that social proof remains a powerful determinant of consumer behavior. Reviews help reduce perceived risk, build credibility, and support informed decision-making, particularly in online transactions where physical product inspection is not possible. Similarly, influencer endorsements contribute 19.3%, demonstrating the growing impact of opinion leaders in shaping consumer preferences. Influencers serve as trusted intermediaries between brands and consumers, and their recommendations enhance product visibility and perceived authenticity.

In contrast, discounts and promotions recorded the lowest influence at 8.1%, suggesting that consumers in this context prioritize product quality cues, trust, and service experience over short-term price incentives. This finding challenges the traditional assumption that price reductions are the dominant motivator and underscores the increasing importance of relationship-based and experience-driven marketing strategies in digital commerce. Generally, the findings suggest that successful digital marketing strategies should focus on strong visual presentation, rapid customer interaction, credibility building through reviews, and strategic influencer partnerships, rather than relying primarily on promotional pricing.

The findings are consistent with those of Morshed (Morshed, 2025) and Zhang (Zhang, 2023), who observed that social media significantly influences consumers' purchasing decisions by providing access to peer reviews, expert opinions, and direct brand communication. In the digital era, social media has emerged as one of the most powerful channels shaping global consumer behavior. With the rapid growth in internet usage and the increasing popularity of platforms such as Facebook, Instagram, YouTube, and TikTok, consumers are increasingly relying on social media for information, product

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reviews, and recommendations before making purchase decisions. Unlike traditional marketing channels, social media offers interactive, user-generated, and engaging content that shapes consumer attitudes, perceptions, and overall evaluations of brands and products.

Factors influencing Purchase Decisions

This subsection examines the key factors influencing consumers' purchase decisions on Instagram and their relative importance. Specifically, the analysis is guided by five major factors: the visual appearance of the product, the seller's response time, the clarity of product descriptions, the presence of customer reviews and ratings, and influencer promotion, by assessing the level of importance consumers attach to each of these factors. The findings are presented in Table 7 below:

Factor	Not important	Slightly important	Moderately important	Important	Very important	Total (N)
Visual appearance of the product	9 (2.3%)	43 (11.2%)	44 (11.5%)	89 (23.2%)	199 (51.8%)	384
Seller's response time	8 (2.1%)	35 (9.1%)	44 (11.5%)	44 (11.5%)	253 (65.9%)	384
Product description clarity	22 (5.7%)	9 (2.3%)	53 (13.8%)	68 (17.7%)	232 (60.4%)	384
Presence of reviews / ratings	36 (9.4%)	20 (5.2%)	37 (9.6%)	86 (22.4%)	205 (53.4%)	384
Influencer promotion	43 (11.2%)	15 (3.9%)	48 (12.5%)	109 (28.4%)	169 (44.0%)	384

TABLE 7: Importance of key factors influencing purchase decisions on Instagram.

Source: Author's computation.

The findings demonstrate that several interactive and informational factors strongly influence consumers' purchasing decisions on Instagram. Overall, respondents place very high importance on seller responsiveness, product information quality, and visual presentation, confirming the central role of trust, convenience, and communication in social commerce.

For instance, Seller response time emerges as the most influential factor, with 65.9% of respondents rating it as very important and only 2.1% considering it not important. This suggests that consumers associate quick responses with reliability, professionalism, and reduced transaction risk. In the highly competitive Instagram marketplace, delayed communication may therefore result in lost sales and weakened customer confidence. Sellers must ensure prompt and

consistent communication with customers through direct messages, comments, and inquiries. Fast response times build trust, reduce uncertainty, and improve customer satisfaction. Instagram sellers should therefore implement dedicated customer service strategies, such as message management tools or response-time performance standards.

Similarly, product description clarity is rated very important by 60.4% of respondents. This reflects consumers' strong need for accurate, detailed, and transparent product information to support decision-making, especially given the absence of physical product inspection in online transactions. Clear descriptions reduce uncertainty and increase perceived product credibility. Clear, accurate, and comprehensive product descriptions should be a core component of Instagram marketing strategies. Sellers should provide essential information such as pricing, sizes, features, delivery terms, and return policies. Transparency in communication reduces perceived risk and strengthens consumer confidence, leading to higher conversion rates.

The visual appearance of the product is also a major driver of engagement, with 51.8% of respondents rating it as very important and 23.2% rating it as important. This confirms the persuasive power of high-quality visuals on image-centered platforms such as Instagram, where aesthetic appeal plays a decisive role in capturing attention and stimulating purchase interest. Businesses operating on Instagram should prioritize high-quality visual content. This includes professional photography, consistent branding, attractive layouts, and realistic product representation. Since over half of consumers consider visual appearance very important, investments in visual marketing will significantly enhance engagement, perceived product value, and purchase intention.

Furthermore, the presence of reviews and ratings significantly influences consumer decisions, with 53.4% of respondents rating it as very important. Customer feedback provides social proof, reduces perceived risk, and strengthens trust between buyers and sellers, reinforcing the importance of credibility building mechanisms in digital marketplaces. Businesses should actively encourage customers to share reviews, testimonials, and feedback. Displaying customer experiences publicly on posts, stories, and highlights increases credibility and supports trust-building. Managing and responding to feedback professionally further enhances brand reputation and customer loyalty.

Although slightly less dominant than the above factors, influencer promotion remains influential, with 44.0% of respondents rating it as very important and 28.4% as important. This indicates that influencer marketing continues to shape consumer attitudes and purchasing behavior by enhancing product visibility and perceived authenticity. Brands should engage in strategic influencer partnerships, selecting influencers whose audience matches their target market and whose credibility aligns with brand values. Authentic endorsements and long-term collaborations are likely to generate stronger engagement and more sustainable consumer trust than one-off promotional posts.

Generally, the findings highlight that effective Instagram marketing must extend beyond promotional pricing to prioritize fast communication, clear product information, strong visual presentation, trust-building through reviews, and strategic influencer partnerships. These elements collectively shape consumer motivation, engagement, and purchasing decisions in the social commerce environment.

The above findings are consistent with those of Kaka et al. ([Kaka et al., 2024](#)), who found that influencers' credibility has a substantial impact on their followers' personal interactions. Credible influencers those perceived as trustworthy, knowledgeable, and authentic tend to foster stronger one-sided emotional bonds with their followers, which in turn enhances engagement and receptiveness to promotional messages. As a promotional tool, Instagram plays a significant role in shaping followers' perceptions of influencer credibility by strengthening the links between personal relationships, electronic word of mouth (e-WOM), and consumer purchasing behavior. Through features such as stories, reels, live sessions, and interactive comment sections, Instagram enables continuous and seemingly personal interactions between influencers and followers. These interactions reinforce feelings of familiarity and trust, making followers more likely to rely on influencers' recommendations, share content, and spread positive e-WOM.

Trust and confidence in Instagram shopping

This section presents the findings on the level of trust and confidence that consumers place in Instagram sellers, as well as the key factors influencing their trust perceptions. Specifically, it presents the findings on the determinants of seller trustworthiness, consumers' confidence in purchasing from Instagram sellers, and the overall level of trust in Instagram-based sellers.

Determinants of Trustworthiness of Instagram Sellers

This subsection identifies the main criteria consumers use to judge whether an Instagram seller is trustworthy. The findings are presented in Table 8 below indicate that direct communication with the seller (39.8%) is the most influential factor in determining seller trustworthiness. This highlights the importance of interactive engagement and prompt responsiveness in social commerce, where buyers rely on real-time communication to assess credibility. Furthermore, previous personal experience (19.8%) and influencer collaboration (18.8%) also significantly contribute to trust formation, showing that both personal outcomes and social endorsement shape consumer confidence. Reviews and testimonials (16.9%) reinforce this trust, while follower count (4.7%) plays a minimal role, suggesting that consumers value authenticity and experience over popularity indicators.

	Frequency	Percent
Direct communication with the seller	153	39.8
Follower's count	18	4.7
Influencer collaboration	72	18.8
Previous personal experience	76	19.8
Reviews and testimonials	65	16.9
Total	384	100

TABLE 8: Determinants of seller trustworthiness on Instagram.

Source: Author's computation.

These results imply that Instagram sellers should prioritize effective communication strategies, maintain consistent service quality, and strategically use influencer partnerships and customer feedback to strengthen credibility and long-term customer relationships.

Consumer Confidence in Purchasing from Instagram Sellers

This subsection assesses the level of confidence respondents feel when purchasing from Instagram sellers. The findings presented in Table 9 below show that the majority of respondents (57.3%) reported that their confidence in purchasing from Instagram sellers depends on the specific seller, indicating a pattern of selective trust among consumers. While 35.7% expressed full confidence, only 7.0% lacked confidence entirely.

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	Frequency	Percent
Yes	137	35.7
No	27	7.0
Sometimes (depends on the seller)	220	57.3
Total	384	100

TABLE 9: Consumer confidence in purchasing from the Instagram sellers.

Source: Author's computation.

This demonstrates that although Instagram is widely accepted as a shopping platform, consumers exercise careful evaluation and judgment before making purchase decisions. This suggests that building consumer confidence requires consistent trust-building practices at the seller level, including transparent product information, secure payment methods, and reliable customer support.

Overall Level of Trust in Instagram Sellers

This subsection presents respondents' overall trust rating toward Instagram sellers. Findings presented in Table 10 below show that the majority of respondents (53.6%) rated their trust in Instagram sellers as moderate, while (32.3%) rated it as high or very high. However, (14.1%) of respondents expressed low or very low trust, reflecting ongoing concerns related to online risks, fraud, and inconsistent seller behavior.

	Frequency	Percent
Very Low	18	4.7
Low	36	9.4
Moderate	206	53.6
High	90	23.4
Very High	34	8.9
Total	384	100

TABLE 10: Overall trust level in Instagram sellers.

Source: Author's computation.

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This mixed trust landscape implies that while Instagram has strong potential as a commercial platform, structural improvements in accountability and consumer protection are necessary to raise trust levels. Strengthening regulatory frameworks and platform governance would contribute significantly to enhancing consumer confidence and supporting sustainable growth in social commerce.

Challenges and risks in Instagram shopping

This subsection discusses the key challenges and risks those consumers encounter when shopping on Instagram. It presents the findings on the proportion of consumers who have experienced challenges when purchasing through Instagram, the types of negative experiences encountered, and the factors that discourage consumers from continuing to buy products via the platform.

Negative Experiences Faced During Purchase via Instagram

This section presents the findings on whether respondents have ever experienced negative outcomes when purchasing products through Instagram. The findings presented in Table 11 below show that more than half of the respondents (56.5%) have encountered negative experiences when purchasing products through Instagram. This finding suggests that although Instagram is widely used for online shopping, a significant proportion of consumers are exposed to various risks and disappointments during transactions. The relatively high proportion of negative experiences reflects existing challenges in informal digital marketplaces where regulatory oversight is limited.

	Frequency	Percent
Yes	217	56.5
No	167	43.5
Total	384	100

TABLE 11: Negative experience faced during purchase via Instagram.

Source: Author’s computation.

This outcome implies that consumer trust on Instagram remains fragile. Marketers and sellers must prioritize transparent communication, reliable delivery systems, and consistent customer service in order to reduce negative experiences and build long-term customer relationships. Policymakers and platform administrators may also consider strengthening consumer protection mechanisms for social commerce platforms.

Challenges Encountered During Purchase via Instagram

This subsection identifies the specific problems experienced by customers during Instagram purchases. The findings presented in Table 12 below show that most dominant challenge reported was that the product did not match the description (65.1%), indicating widespread misrepresentation of products on Instagram. This is followed by poor product quality (17.7%) and fraud or scams (12.3%), which together reveal serious trust and quality control problems in social commerce transactions. Although fewer respondents experienced non-delivery (1.0%) and lack of post-purchase response (3.9%), these issues further demonstrate weaknesses in accountability and after-sales service.

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	Frequency	Percent
Product did not match description	250	65.1
Product never arrived	4	1.0
Poor quality	68	17.7
Lack of response after purchase	15	3.9
Fraud or scam	47	12.3
Total	384	100

TABLE 12: Challenges faced during purchase via Instagram.

Source: Author's computation.

These findings imply that visual marketing on Instagram can create unrealistic expectations, leading to customer dissatisfaction. Businesses must ensure accuracy in product descriptions, provide authentic images, and maintain responsive communication channels. Failure to address these issues may discourage repeat purchases and damage brand reputation in the competitive digital marketplace.

The findings are aligned with (Nassif and Azzi, 2025), who found that consumers purchasing via Instagram face several challenges, including concerns about product authenticity and quality, as well as issues related to payment security and delivery reliability. These challenges can negatively affect consumers' trust and overall shopping experience. Furthermore, (Martínez-López et al., 2021) emphasized the critical importance of trust and security in the online shopping environment, highlighting that consumer confidence in digital platforms is a key determinant of purchase intention and continued engagement.

Factors Discouraging Customers from Buying Products via Instagram

This subsection highlights the main factors that discourage customers from engaging in Instagram shopping, the findings are presented in Table 13. The results show that fear of fraud (30.7%) is the most significant factor discouraging consumers from purchasing on Instagram. This is closely followed by misinformation or misleading advertisements (27.4%) and the inability to physically inspect products (22.9%). These concerns reflect the perceived risk associated with online shopping and highlight the limitations of relying solely on digital information when making purchase decisions.

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Factors	Frequency	Percent
Misinformation or misleading ads	105	27.4
No physical product inspection	88	22.9
Unclear return/refund policy	10	2.6
Fear of fraud	118	30.7
Inconsistent product quality	63	16.4
Total	384	100

TABLE 13: Factors discouraging buying via Instagram.

Source: Authors' computation.

The dominance of risk-related concerns suggests that perceived risk strongly influences consumer behavior on Instagram. To mitigate these fears, sellers should implement clear return and refund policies, encourage customer reviews, display verification badges, and provide transaction security assurances. Improving these elements could significantly enhance consumer confidence and stimulate higher purchase intentions on the platform.

The above findings are consistent with Salim and Issa (Salim and Issa, 2024) who found that digital marketing has a significant influence on customer buying behavior, primarily because it offers cost-effective and efficient channels through which customers can identify, evaluate, and purchase products that meet their needs. By reducing search costs and increasing access to information, digital marketing enhances convenience and supports informed decision-making. However, the findings also emphasize the importance of transparency in digital marketing practices. Businesses must provide accurate and truthful information to avoid misleading or deceiving customers, as lack of transparency can erode trust and negatively affect long-term customer relationships. When applied ethically, digital marketing contributes positively to customer satisfaction by improving accessibility, responsiveness, and engagement. Despite these benefits, the study identifies several persistent challenges, notably timely delivery of products and over-advertising on social media platforms. Delays in delivery can undermine customer confidence, while excessive or intrusive promotional content may lead to consumer fatigue and reduced engagement. Therefore, while digital marketing remains a powerful tool for influencing buying behavior and enhancing satisfaction, businesses must balance promotional intensity with service quality and ethical practices to sustain consumer trust and loyalty.

Strategies for increasing customer trust and loyalty on Instagram

This section explicitly reports the findings derived from participants' responses regarding strategies to increase customer trust and loyalty (Table 14). The qualitative data collected from Instagram shoppers were analyzed using thematic analysis through the following processes:

To derive the themes presented below, the following process was employed:

Familiarization: Responses were read repeatedly to understand the depth of consumer concerns.

Initial Coding: Words with similar meanings were coded under preliminary labels.

Theme Development: Codes were clustered into broader patterns.

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Review and Naming: Themes were refined to ensure they accurately reflected the coded data and were given descriptive titles.

Presentation of Themes and Findings

Theme	Frequency	Percent
Transparency and honest	6	27.3
Effective communication and engagement	5	22.7
Product authenticity and quality assurance	4	18.2
Payment security and protection	4	18.2
Social proof and reputation building	3	13.6
Total	22	100

TABLE 14: Frequency of themes identified in qualitative responses.

Source: Author's computation.

Table 14 provides a summary of the frequency of occurrences for each theme derived from the responses of the 22 participants who answered the open-ended question. The questionnaire comprised both closed-ended questions (for quantitative data) and open-ended questions (for qualitative data). Although all 384 respondents completed the questionnaire, only 22 respondents provided responses to the optional open-ended question. Consequently, the qualitative thematic analysis was based on these 22 responses ($N = 22$). The coding unit was each respondent's narrative response, which was analyzed using thematic analysis to identify recurring themes. The frequency reported for each theme represents the number of participants whose responses reflected a particular theme, rather than the total number of references to that theme.

Theme 1: Transparency and Honesty in Business Practices

Six participants consistently emphasized that trust in Instagram sellers is rooted in openness and truthful business practices. Respondents explicitly stated that sellers must ensure honesty in how products are presented and marketed. For example, one respondent noted, "They must maintain honest; what they advertise or promote online must reflect the real product," while another emphasized the importance of accuracy by stating, "True information of products." Similarly, a participant explained, "My opinion to Instagram sellers is to tell truth to their customers about the product they have." Concerns about fraud and misrepresentation were also evident, with respondents calling for authenticity in online selling. As one participant remarked, "Reduce fraud, provide exactly products as shown on media," and another added that sellers should "be transparent and consistent in communication." In the same vein, a respondent stressed the need for clarity in business operations, stating, "They should be transparent and clearly state product details, prices and return policies."

The findings indicate that transparency and honesty are fundamental to building consumer trust in Instagram-based commerce. Participants repeatedly emphasized the importance of truthful product representation, consistent communication, and clear disclosure of business information. The direct statements from respondents reveal that consumers are highly sensitive to misleading advertising, unclear pricing, and hidden transaction conditions, which

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significantly affect their confidence in sellers. The findings also demonstrate that honesty is not only a moral expectation but a strategic necessity. Consumers in this study explicitly associated truthful practices with reduced fraud, improved satisfaction, and stronger loyalty intentions. The emphasis on fraud prevention further suggests that trust in Instagram commerce is fragile and easily undermined by deceptive practices, making transparency a competitive advantage for credible sellers. Instagram sellers should prioritize transparent business operations by ensuring that all product descriptions, prices, delivery timelines, and return policies are clearly communicated and consistently applied.

Theme 2: Effective Communication and Customer Engagement

Five respondents strongly emphasized the importance of communication and customer engagement in shaping their trust and loyalty toward Instagram sellers. As one participant stated, "Instagram sellers should respond promptly to their customers and offer quality of products." Another respondent highlighted the importance of accessibility by noting, "They have to be responsive to buyers' questions." Several respondents stressed the role of communication style in building customer relationships. One participant explained, "They should improve the way they communicate with their customers," while another emphasized the need for strong service orientation, stating, "They should build trust and have great customer care service." Continued engagement after the sale was also seen as critical, as reflected in the response, "Response after purchasing a product."

The findings demonstrate that effective communication is a fundamental driver of consumer trust and loyalty in Instagram-based commerce. Participants clearly associate responsiveness, accessibility, and supportive customer care with seller reliability and professionalism. In digital marketplaces where buyers and sellers do not interact physically, communication becomes the primary channel through which credibility is assessed. The importance attached to post-purchase communication suggests that consumers evaluate their experiences not only during the transaction but throughout the entire customer journey. When sellers maintain continuous engagement, they reduce uncertainty, enhance emotional connection, and strengthen long-term relationships.

Theme 3: Product Authenticity and Quality Assurance

Four participants strongly emphasized that trust and loyalty are built when sellers consistently deliver products that match what is advertised. One respondent stated, "They need to make sure the product advertised is what they real sell." Another highlighted the importance of quality by noting, "They must ensure they have quality product." Transparency about product standards was also considered essential, as reflected in the comment, "A seller should be open on the different quality of products." Additionally, a participant summarized the broader expectation by advising sellers to "Focus on authenticity, engagement, and providing value."

The findings illustrate that product authenticity and quality assurance are central to shaping consumer trust and repeat purchase behavior in Instagram-based commerce. Consumers place high value on receiving products that are consistent with advertised descriptions and visual representations. Any discrepancy between promised and actual product quality significantly weakens trust and discourages future purchases. In social commerce environments, where buyers often rely solely on online information, product authenticity becomes a key signal of seller credibility. Transparency about product quality variations further enhances consumer confidence by reducing uncertainty and perceived risk. Moreover, the findings suggest that consumers increasingly evaluate sellers not only based on transactional outcomes but also on their commitment to delivering genuine value. Authenticity, therefore, functions as both a trust-building mechanism and a competitive advantage in digital marketplaces.

Theme 4: Payment Security and Consumer Protection

Participants strongly recommended the adoption of safer and more transparent transaction systems as a means of enhancing trust in online purchasing. These views were reflected in several statements from four respondents. One respondent suggested that "Instagram sellers should practice pay on delivery," while another emphasized that "customers should pay after receiving and inspecting the product." Additionally, a participant noted that "payment procedures

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should be well controlled, simple, and clear." Another respondent highlighted the need for accountability by stating that "Instagram sellers should offer safe and traceable payment methods." Overall, these responses indicate a strong preference for payment systems that minimize risk, enhance transparency, and protect consumers in online transactions.

The findings indicate that payment security is a critical determinant of trust in Instagram-based transactions. Participants' preference for pay-on-delivery, post-inspection payment, and traceable payment methods reflects widespread concern over fraud, non-delivery, and product misrepresentation in online markets. These concerns suggest that consumers perceive traditional upfront digital payments as risky, particularly in informal e-commerce environments where regulatory oversight and consumer protection mechanisms may be weak. Clear and well-controlled payment procedures were also emphasized, highlighting the importance of transparency and simplicity in reducing uncertainty and enhancing buyer confidence.

Theme 5: Social Proof and Reputation Building

Three participants strongly advised the Instagram sellers to share authentic feedbacks and contacts of testimonials to enhance trust in online purchasing. As one participant stated, "Instagram sellers should share authentic reviews and user-generated content". Another respondent highlighted the importance of sharing feedback from their customers; "Instagram sellers should share feedbacks and contacts of the testimonial". "The findings indicate that social proof plays a central role in building credibility and sustaining customer loyalty in online marketplaces, particularly on social media platforms. Respondents consistently emphasized the importance of visible and authentic customer feedback as a trust enhancing mechanism. Statements such as "Post real customer proof," and "Post authentic reviews and user-generated content" demonstrate that consumers rely heavily on peer experiences to evaluate the reliability of sellers. Generally, these responses show that trust in online sellers is not built solely through seller-generated content, but largely through community-driven validation, where real customer experiences serve as evidence of credibility, product quality, and service reliability.

Instagram sellers are urged to strategically integrate user-generated content, such as customer reviews, unboxing videos, and testimonials, into their marketing communication to strengthen authenticity and trust. Encouraging customers to share their experiences publicly can enhance transparency and foster long-term loyalty. Also, maintaining a positive online reputation requires consistent delivery of quality products and services, as negative experiences can quickly spread through word of mouth and damage credibility. Sellers must therefore prioritize customer satisfaction to sustain favorable community feedback.

The findings above are consistent with the TPR which posits that consumers' purchasing decisions are strongly influenced by the level of risk they associate with a product or transaction. According to the theory, consumers evaluate potential negative outcomes before making a purchase, and higher perceived risk tends to discourage buying behavior. This risk arises from uncertainty about whether the product will meet expectations or be suitable for the consumer's needs, making purchasing a form of "gamble." In this context, several types of risk act as barriers to purchase decisions. Consumers may perceive time risk, such as delays in receiving goods; performance risk, where products fail to meet expected quality; and psychological or ego risk, reflected in frustration and dissatisfaction after a poor purchase decision. These risks directly affect consumers' confidence and willingness to proceed with a transaction. With the advancement of digital technologies and the growth of online platforms, researchers argue that perceived risk has evolved and intensified, particularly in Internet-based commerce. Beyond traditional economic, psychological, and physical risks, consumers now experience additional concerns, including privacy risk, financial risk, and delivery risk. These risks are especially pronounced in social media-based commerce environments such as Instagram, where transactions often occur informally and outside structured e-commerce systems.

Within the Instagram shopping context, consumers' decision-making processes are shaped by uncertainties related to the authenticity of sellers, accuracy of product information, security of payment methods, and reliability of delivery. Fear of fraud, misuse of personal or financial information, and non-delivery or delayed delivery of products heighten perceived risk and may inhibit purchase intentions. Consequently, consumers rely on cues such as customer reviews, testimonials, seller responsiveness, and visible social proof to reduce uncertainty and manage perceived risk. Therefore,

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the TPR provides a strong theoretical foundation for understanding consumer decision-making on Instagram platforms. It explains why trust-building mechanisms such as transparent communication, secure and traceable payment options, and reliable delivery practices are critical in reducing perceived risk and encouraging purchase behavior in social media-based digital marketing environments.

The findings of this study can also be effectively explained through the lens of the TPB, which posits that an individual's behavior is determined by behavioral intentions shaped by attitudes, subjective norms, and perceived behavioral control. In the context of Instagram shopping, consumers' attitudes toward purchasing are influenced by factors such as product quality, visual appeal, authenticity, and previous experiences, which determine whether they perceive online shopping as favorable or risky. Subjective norms are reflected in the strong influence of social proof, including customer reviews, testimonials, and influencer endorsements, which shape consumers' perceptions based on the opinions and behaviors of others within their social networks. Meanwhile, perceived behavioral control is evident in factors such as payment security, seller responsiveness, clarity of product information, and delivery reliability, which affect consumers' confidence in their ability to successfully complete transactions. When consumers perceive high levels of trust, transparency, and control over the purchasing process, their intention to engage in Instagram shopping increases, leading to actual buying behavior. Conversely, concerns such as fraud, misinformation, and non-delivery reduce perceived control and weaken purchase intentions. Therefore, the TPB provides a comprehensive framework for understanding how psychological, social, and control-related factors interact to shape consumer decision-making in digital marketing environments, particularly within Instagram-based commerce.

Managerial implications

The study provides a roadmap for Instagram-based entrepreneurs and digital marketers in Tanzania to change from casual selling practices to sustainable social commerce operations as presented hereunder:

Visual Integrity and Authenticity: Managers should ensure strong alignment between digital catalogues and actual physical inventory. Since product mismatch emerged as the primary barrier to consumer confidence, sellers are encouraged to use unedited videos, live demonstrations, or behind-the-scenes footage to verify product quality and authenticity.

Response Infrastructure: As quick responses were identified as a key driver of customer trust; sellers should adopt automated chatbots for frequently asked questions (FAQs) or establish dedicated customer service support to facilitate continuous engagement. This can help reduce the perceived risk associated with unresponsive sellers.

Strategic Use of Social Proof: Sellers should actively encourage and curate user-generated content (UGC), including customer reviews, ratings, and testimonials. Collaborating with credible influencers can further strengthen trust, as consumers often perceive peer recommendations as more reliable than paid advertisements.

Transparency as a Business Policy: Clear communication regarding pricing, delivery timelines, payment procedures, and return policies should be standardized. Such transparency can minimize the uncertainty and "gambling" perception often associated with shopping on informal social commerce platforms.

Limitations and future research directions

Despite the valuable insights generated, this study is subject to certain limitations concerning sampling bias and platform specificity, which conversely present valuable opportunities for future scholarly investigation. First, the utilization of snowball sampling may have introduced homophily bias, meaning that respondents were likely drawn from closely linked social networks and consequently shared similar demographic and behavioral characteristics. Because of this network overlap, the final sample may not fully capture the diverse experiences, varying socio-economic backgrounds, or lower levels of digital literacy present among the broader population of Tanzanian consumers. To address this constraint, future research should employ probability sampling methods, such as stratified random sampling, to engage a more diverse and representative sample. This approach would allow researchers to systematically capture the digital purchasing behaviors of consumers from varied socio-economic strata and distinct geographical regions outside major urban centers. Second, the scope of this research was restricted exclusively to Instagram, leaving

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the unique dynamics of other rapidly emerging social commerce platforms in Tanzania - such as WhatsApp Business and TikTok unexplored. Because consumer behavior on these alternative platforms frequently involves distinct patterns of trust formation, algorithmic engagement, and user interaction, future investigations should conduct comparative or standalone studies on these networks. Exploring these alternative platforms will help determine how patterns of trust and merchant-consumer interactions differ across interfaces, providing a more comprehensive and holistic framework of the digital marketplace landscape in Tanzania.

Conclusions

This study set out to examine consumer behavior in the era of digital marketing by focusing on Instagram shoppers in Tanzania, drawing on the TPB as the guiding framework while also incorporating insights from Perceived Risk Theory. The findings confirm that Instagram has evolved beyond a social networking platform into a dynamic commercial marketplace, where purchasing behavior can be meaningfully explained through the interplay of attitude, subjective norms, and perceived behavioral control. Consistent with the TPB, consumers' attitudes toward Instagram-based shopping were positively shaped by visually appealing product images, credible reviews and testimonials, and prompt seller responsiveness, all of which strengthened purchase intentions. The study further demonstrates the importance of subjective norms, as influencer collaborations, peer recommendations, and visible social proof acted as powerful social approval cues that encouraged purchasing behavior. Moreover, perceived behavioral control emerged as a critical determinant of both intention and repeat purchasing behavior, with direct communication, positive prior experiences, and confidence in payment and delivery processes enhancing consumers' sense of control.

However, when viewed through the lens of Perceived Risk Theory, the findings reveal that various forms of risk particularly product risk, financial risk, and trust-related concerns moderate this relationship by weakening both perceived behavioral control and purchase intentions. Discrepancies between product descriptions and actual deliveries, uncertainty about payment security, and lack of seller accountability heightened perceived risk, reduced trust, and discouraged repeat purchases. Overall, the study affirms that consumer behavior in Instagram-based marketplaces is not only intention-driven, as proposed by the TPB but also risk-sensitive. Positive attitudes, supportive social influence, and strong perceptions of control increase the likelihood of purchasing behavior only when perceived risk is sufficiently minimized. By providing context-specific evidence from Tanzania, this study extends the application of both theories to social media commerce in developing economies, highlighting that effective digital marketing strategies must simultaneously foster favorable attitudes, reinforce positive social norms, enhance consumers' perceived control, and actively reduce perceived risks through transparency, authenticity, secure payment systems, and reliable delivery mechanisms.

Appendices

Appendix A: A Research Questionnaire

Section	No.	Question	Response Options
A. Demographic Information	1	Sex	☐ Male ☐ Female
	2	Age Group	☐ 18–24 ☐ 25–34 ☐ 35–44 ☐ 45 and above
	3	Education Level	☐ Secondary education ☐ Diploma ☐ Bachelor's degree ☐ Master's degree ☐ Doctorate ☐ Other: _____
	4	Occupation	☐ Student ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Other: _____
	5	Location	☐ Urban ☐ Rural
B. Instagram Usage and Engagement	6	Do you have an Instagram account?	☐ Yes ☐ No
	7	How often do you use Instagram?	☐ Rarely ☐ Occasionally (1–2 times/week) ☐ Frequently (3–5 times/week) ☐ Daily
	8	Have you ever purchased a product via Instagram?	☐ Yes ☐ No
	9	If yes, how many times have you purchased products through Instagram in the last 6 months?	☐ Once ☐ 2–3 times ☐ 4–6 times ☐ More than 6 times
	10	What types of products do you usually buy on Instagram?	☐ Clothing ☐ Cosmetics ☐ Mobile phone ☐ Projector/Personal Computer ☐ Services (e.g., photography, tutoring) ☐ Other: _____
C. Consumer Motivations and Engagement Drivers	11	What encourages you to follow or engage with sellers on Instagram? (Tick more than one)	☐ Attractive product images ☐ Discounts and promotions ☐ Product reviews/testimonials ☐ Influencer endorsements ☐ Quick responses from the seller ☐ Other: _____
	12	How important are the following in your decision to buy from an Instagram seller?	Visual appearance of the product: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Seller's response time: ☐ 1 ☐ 2

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			☐ 3 ☐ 4 ☐ 5 Product description clarity: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Presence of reviews/ratings: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Influencer promotion: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 (1 = Not important, 5 = Very important)
D. Trust and Confidence	13	How do you determine whether a seller on Instagram is trustworthy?	☐ Reviews and testimonials ☐ Followers count ☐ Influencer collaboration ☐ Previous personal experience ☐ Direct communication with the seller ☐ Other: _____
	14	Do you feel confident purchasing from Instagram sellers?	☐ Yes ☐ No ☐ Sometimes (depends on the seller)
	15	Rate your level of trust in Instagram sellers overall	☐ Very low ☐ Low ☐ Moderate ☐ High ☐ Very high
E. Challenges and Risks	16	Have you ever had a negative experience with an Instagram seller?	☐ Yes ☐ No
	17	If yes, what kind of issue did you face?	☐ Product did not match description ☐ Product never arrived ☐ Poor quality ☐ Lack of response after purchase ☐ Fraud or scam ☐ Other: _____
	18	Which of the following discourage you from buying on Instagram?	☐ Misinformation or misleading ads ☐ No physical product inspection ☐ Unclear return/refund policy ☐ Fear of fraud ☐ Inconsistent product quality ☐ Other: _____
F. Open-Ended Questions	19	(a) What factors make you trust a seller on Instagram?	_____
		(b) What factors make you distrust a seller on Instagram?	_____
	20	In your opinion, what should Instagram sellers do to increase customer trust and loyalty?	_____

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TABLE 15: Appendix A: A research questionnaire.

Source: Author's computation.

Additional Information

Author Contributions

All authors have reviewed the final version to be published and agreed to be accountable for all aspects of the work.

Concept and design: Blandina Kisawike, Alberto G. Ndekwa

Acquisition, analysis, or interpretation of data: Blandina Kisawike, Alberto G. Ndekwa

Drafting of the manuscript: Blandina Kisawike, Alberto G. Ndekwa

Critical review of the manuscript for important intellectual content: Blandina Kisawike, Alberto G. Ndekwa

Disclosures

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Data Availability Statements

The datasets (and/or code) supporting this study are available from the corresponding author upon reasonable request.

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