Fashion Influencers on Instagram: Their Impact on Young Adults' Purchasing Habits in the Netherlands

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ABSTRACT

In today's digital age, social media platforms have revolutionized how brands connect with their audiences, with influencer marketing becoming a pivotal strategy. This study investigates the impact of fashion influencers on Instagram on the purchasing habits of young adults in the Netherlands. The primary objective is to determine to what extent influencer advertisements on Instagram affect the fashion-related purchasing decisions of individuals aged 18 to 28. Utilizing a mixed-methods approach, the research combines a quantitative survey to gather comprehensive data. Findings reveal a significant positive relationship between exposure to influencer advertisements on Instagram and the purchasing habits of young adults. In contrast, trust moderates the relationship between exposure to influencer advertisements and purchasing habits. Additionally, the study examines Zalando, an online fashion retailer. It illustrates that their strategic use of social media influencers does not significantly affect the shopping habits of young adults in the Netherlands. These insights suggest that influencer marketing effectively increases brand visibility and influences purchase decisions among young adults. However, the role of trust, while necessary, is not the sole factor driving these habits. For brands aiming to optimize their marketing strategies in the Dutch market, it is crucial to focus on both the authenticity of influencers and transparency.

Graduation Committee members: Dr. Robin Effing

Keywords
Social media, influencers, purchasing habits, Instagram, Netherlands, Young adults (18 to 28)

1. INTRODUCTION

Nowadays, no matter where we turn, advertisements surround us. People are exposed to advertisements on TV, podcasts, cinemas, online articles, in the streets, and so on. These advertisements are everywhere trying to get our attention, but they are becoming less effective because people are exposed to them very often, and they view them as background noise (Wang et al., 2016). To avoid this noise, marketers started to use different strategies such as product placement, content marketing, and influencer marketing. In influencer marketing, brands use influencers, "normal people" with thousands of followers on their social media accounts, to drive the brands' message (Tapinfluence et al., 2017).

In today's digital era, social media platforms have transformed how brands engage with their audience, making influencer marketing an essential strategy for connecting and interacting with the target audience. Companies increasingly utilize social media influencers to promote their products (Mediakix et al., 2017). Social networking has become essential to people's daily lives in the last ten years. Of the Dutch population, 64% of users are active on social media platforms, including Instagram, Facebook, and YouTube.

"One who has cultivated a large number of followers on social media through generating valuable content on the domain of interest" is the definition of an influencer (Yang et al., 2021). To be an influencer, one must have some level of physical attractiveness, have an area of expertise, be trustworthy, and be persuasive (Shan et al., 2020). Their most significant trait is that they are viewed as authentic (Park et al., 2021). If an influencer loses their authenticity, people will stop following their advice and will refrain from buying; therefore, they will lose their status.

Influencer marketing refers to paying individuals to promote a product or a service on social media (Campbell & Farrell, 2020). Social media has transformed communication, providing new approaches for marketers to engage with people. Influencer marketing is considered one of the significant changes since brands pay influencers to post their products on their social media platforms so their followers can see them (Wijesinghe, 2017). These influencers post constantly; many followers trust and rely on their opinions and advice. Marketers can connect with their target audience in a more trusted way by using this advertising (Brown & Hayes, 2008). According to a survey that compared traditional ads and influencer posts, 92% of social media users trust influencers more than traditional advertisements (Eyal, 2018a). Various studies have examined influencers' credibility, including trustworthiness, as a determinant of followers' purchase intentions (Reichelt et al., 2014; Erkan and Evans, 2016; Djafarova and Rushworth, 2017; Schouten et al., 2020; Sokolova and Kefi, 2020). The trust that influencers create with their followers plays a crucial role in driving purchasing habits. Influencers that promote a brand on social media expose their audience to this, leading to increased recommendations versus other advertisements. This trust between influencers and followers impacts consumers' purchasing decisions, since individuals admire and trust them.

Fashion is one of the most popular categories for online shopping. According to the data from Dihni (2022), fashion products were first in the rank, with 65.7% of the total respondents. The high level of consumption of fashion products is promoted by constantly evolving trends that bring fresh, innovative designs to the market. Erawan (2021) states that

social media influencers play an important role in influencing these trends and offering inspiration in the fashion industry. People follow these trends to get socially recognized, stay up to date, or meet personal (Haryanti et al.,2020). Due to the global COVID-19 crisis and people losing their jobs, fashion has not become a priority for a consumer, leading to a negative impact on the fashion industry (Brydges and Hanlon, 2020). Businesses needed to develop new marketing techniques to overcome this by adopting social media marketing (Mason et al., 2021).

Zalando is a German-based online retailer of shoes, fashion, and beauty products across Europe. The company was founded in 2008 by David Schneider and Robert Gentz and has over 51 million active users in 25 European markets. Zalando's strategic use of Instagram influencers extends to the Netherlands, where the platform leverages influencer partnerships to strengthen its brand presence. By collaborating with influencers, there is an increase in purchasing behavior. This positive reputation and trust that individuals have developed towards the influencers and the company can impact their buying decisions. Despite the many challenges the COVID-19 pandemic created for the overall European Fashion ecosystem in 2020, Zalando grew its active customer base from 26.4 million in 2018 to more than 44 million in 2021 (see **Appendix 22)** (The Strategy Story, 2023).

Instagram was chosen as the representative platform as fashion brands typically target influencers with a significant following and interactions, which are most found on Instagram, resulting in such a platform being the leader of social media fashion advertisement (Jegham & Bouzaabia, 2022). To appeal to an audience, it is advised to implement what attracts an audience; in this case, Instagram as a platform attracts great attention from young people through its mobile-centric design that allows users to capture, edit, and share images, which allows the influencers' creativity in displaying the brand, attract the intended audience.

Finally, the digital era has transformed advertising, with social media platforms centralizing marketing strategies. Instagram is the most popular platform for influencer marketing out of all the social media platforms, where a relationship is built between influencers and their followers based on trust influencing their buying behavior.

Many studies have examined the influencers' effect on people's purchase decisions. This study will analyze whether influencers in the Netherlands influence people to buy fashion-related products on Instagram.

Therefore, the key research question for this thesis is:
"To what extent do social media influencer's advertisements on Instagram affect the purchasing habits regarding fashion of young adults in the Netherlands?"

This research question will provide more insights into the impact of social media influencers on consumer behavior, a topic that has already been researched worldwide. However, there remains to be a significant research gap concerning its impact on the purchasing habits of young adults in the Netherlands. Despite the increasing importance of influencer marketing as a potential tool for brands to engage with individuals, there is limited evidence focused on the Dutch market. Consequently, this research aims to address this knowledge gap by examining the degree to which influencers advertising on Instagram affect the shopping habits of young adults in the Netherlands. The findings from our study will offer

valuable insights to optimize influencer marketing strategies in this specific context.

2. LITERATURE REVIEW

The research started with a literature review, in which existing studies were examined. Google Scholar was the central resource for literature. The literature review focuses on the influence of social media influencers on Instagram, how they impact the purchasing decisions of young adults concerning fashion products, and the strategy of Zalando shop using influencers to promote products through the Instagram platform.

2.1 INFLUENCERS ADVERTISING ON SOCIAL MEDIA

The increasing number of people using social media platforms has a massive influence on our daily lives due to the many social media users and content creators, known as "micro-celebrities" or "influencers," who have emerged. Before, consumers were adopting the fashion and lifestyle habits of celebrities from movies; for instance, this behavior is increasing with the rise of social media platforms such as Instagram (Stone, 2007). People nowadays are not only influenced by celebrities in movies, models in fashion shows, or musicians; they are exposed to and affected by "influencers." These influencers are regular people who have gained thousands or millions of followers online. They are well-known for qualities such as admiration, aspiration, or recognition (Kutthakaphan & Chokesamritpol, 2013). In marketing, the ability of influencers to impact consumer demands is highly valued.

Sammis et al. (2016) state that influencer marketing is "the art and science of engaging people who are influential online to share brand messaging with their audiences in the form of sponsored content." For example, a company might send a dress to a girl on Instagram with around 15.000 followers, asking her to post a review of the dress in return.

Influencer advertising on social media has become a prominent marketing strategy. (Dhanesh & Duthler, 2019). In contrast with traditional celebrities, social media influencers develop their reputation online through the content they provide and their interactions with followers (Hu, Min, Han, & Liu, 2020; Schouten et al., 2019). This tight relationship with their audience increases their trustworthiness, influencing followers' purchase decisions. An influencer's behavioral intentions can be influenced by the extent to how well an influencer's image and followers' interests connect, resulting in enhanced influence and trust (Kim & Kim, 2020). Influencer advertising offers effective product recommendations, and many buy products because of their advice (Djafarova & Rushworth, 2017; Marwick, 2015). Influencers are seen as trustworthy experts who provide their audience with useful knowledge (Fink, Cunningham, & Kensicki, 2004; Lin et al., 2018). Additionally, Berger and the Keller Fay Group (2016) found that influencers can be described as more credible, believable, and knowledgeable. Their research shows that 82% of consumers are highly likely to follow an influencer's advice.

2.2 IMPACT OF INFLUENCERS ADVERTISING ON INSTAGRAM

The influencer marketing industry has grown rapidly over the last few years, with Instagram being the most important channel (Influencer Marketing Hub, 2019). Figures by Statista (2019b) show that between 2017 and 2019, the global Instagram influencer market value has increased from 0.8 to 1.7 billion dollars.

Instagram is crucial for influencer marketing, as many companies focus on this platform for their strategic marketing efforts (Schomer, 2019). With 1 billion active monthly users and being the fastest-growing social media platform in 2019, Instagram's high engagement rates and widespread adoption by fashion brands have made it the most popular and preferred platform for influencer marketing campaigns (Influencer Marketing Hub, 2019).
Based on the study conducted between March and December 2016 showed that 98 percent of fashion brands had established an Instagram profile. Additionally, the average number of monthly brand image posts was 27.9; Instagram has an important role in which brands actively connect with their audience. This highlights the platform's popularity and appeal to fashion brands and considers it an effective tool for connecting with people and creating a brand image (Pew Research Center, 2018).

According to the figures of brands entering Instagram, the application has over 25 million business profiles (Instagram Business, 2019), with more than 50 percent of Instagram users globally being under 34 years old (Statista 19a). Instagram is currently considered the leading platform for social media advertising, where 60 percent stated that they discover new products on this platform (Instagram Business, 2019).

Lavidge and Steiner's (1961) hierarchy-of-effects model explains how consumers respond to marketing communication through three stages: cognitive, affective, and conative. These stages correspond to "think," "feel," and "do" behaviors. Consumers become aware and gather information about a product in the cognitive stage. The affective stage involves forming attitudes towards the advertisements and the brand. The conative stage is where consumers act, such as making a purchase.

In recent years, influencer marketing has become a powerful tool for fashion brands to come close to their target audience on social media platforms (Anderson & Jiang, 2018). Social media fashion influencers have become influential figures, influencing the purchase decisions of individuals (Manca & Ranieri, 2016). According to Cooley and Parks-Yancy (2019), Instagram is the most trustworthy social media channel for discovering upcoming fashion trends.

2.3 PURCHASING HABITS OF YOUNG ADULTS (18 TO 28 YEARS OLD)

"You will not believe how much this product has changed my life. You need to buy it now." When people scroll on Instagram and see an advertisement from an influencer, they often think of a quote like this that they are trying to influence them. In contrast, this is not the case; gaining peoples' attention is more than just posting on Instagram saying, "Go buy this now." Instead, they know exactly how to communicate well and reach a specific audience. With influencers' talent, brands select them based on their abilities to impact individuals effectively.

The new lifestyle of consumers forces companies to change their business models if they want to be successful in an environment that is more complex. Younger generations are

more focused on and prefer ethical fashion brands (Gazzola, Pavione, Pezzetti & Grechi, 2020). Selecting the right influencer to promote a product is essential for shaping brand awareness and influencing the buying intentions of future buyers (Yang et al., 2021). After selecting the right influencer for the specific brand, it is up to them to create awareness of the specific product and bring it into people's lives, creating the need for the product.

Social identity theory offers important perspectives into young adults' online purchasing habits, particularly when considering the effects of social influencers. This theory states that individuals define themselves through group memberships and turn to this group to find valuable and emotional meaning (Tajfel, 1972). An essential indicator of the behavior of individuals is social identification; this is present in marketing and organizational contexts (Bergami & Bagozzi, 2000; Ahearne, Bhattacharya, & Gruen, 2005; Bhattacharya & Sen, 2003). Recent research emphasizes the importance of identifying with influencers, which can affect individuals' online behavior (Jin & Ryu, 2020; Jin & Ryu, 2019; Loureiro & Sarmento, 2019). Young adults aged 18 to 25 often identify with social influencers by aiming to align their lifestyles and values, which can significantly impact their purchasing decisions.

According to recent studies, a positve reputation of bloggers and influencers plays an essential role in building trust and affecting the behavioral intentions of individuals (Hung & Li, 2007). People tend to interact with and trust influencers that they perceive as beneficial and trustworthy in fulfilling their needs. Everyone has their favorite influencer who aligns with their values and lifestyles. This trust that is built between influencers and individuals leads people to value and follow the opinions of their favorite influencers. When influencers use their platform to promote a product, followers view it as a trustworthy recommendation. Understanding the influential role of trust in influencer-consumer relationships is crucial for businesses using influencer marketing to connect with their target audience effectively.

Since online advertisements are considered more informative and trustworthy than traditional ones (Hwang & Zhang, 2018), social influencer marketing is a powerful tool for purchase decisions. Brown and Hayes (2008) claimed that 54% of consumers would recommend the products purchased to others if the company earned a consumer's trust. Individuals are more likely to purchase products recommended by social media influencers that they feel are reliable (Liu et al., 2015). In addition, according to Erkan and Evans (2018), consumers' views about a specific brand directly impact their purchasing decisions in the context of influencer marketing. Thus, electronic word of mouth is more effective when presented by known personalities and impacts online consumers' purchase decisions.

2.4 INFLUENCER'S IMPACT ON FASHION PURCHASING

Due to the global pandemic that caused economic recession and people losing their jobs, fashion may not be their first concern; as a result, the fashion business has been negatively impacted (Brydges and Hanlon, 2020). To overcome this, businesses must adopt social media marketing and be present in the digital world. In the fashion industry, the effectiveness of influencer marketing, also known as "opinion leaders," through Instagram has attracted attention from brand managers and scholars.

Instagram is a leading photo-video-sharing application (Ross & Zappavigna, 2019), and it is provided by smartphones for editing, capturing, and sharing photos and videos. Instagram was recognized as one of the world's most influential social media networks 201in 6 (Riedl & Luckwald, 2019). This platform was selected for various reasons, such as fashion products and clothing trends.

Firstly, as derived from the article by Jegham and Bouzaabia (2022), Instagram's appeal to younger audiences was shown to be of greater appeal when compared to Facebook and other social platforms, resulting in it being an ideal platform to target audiences of fashion-related interest. To support influencers' strong effect on young adults' fashion purchasing behavior, cited a study that targeted young millennials in Tunisia through an Instagram fashion influencer that has 247,000 followers made up of 49% men and 51% women; however, the main focus was on young women as they conducted a web questionnaire which gathered 280 responses that proved the relevance of Instagram influencers' have affect in fashion consumption behaviors.

The trust between influencers and their followers is important in driving purchasing habits. According to Kemec (2020), consumers trust influencers on social media almost as much as they trust their friends (Lou & Yuan, 2019). Individuals want someone genuine and honest to connect with (Chae, 2018). Many influencers offer individuals a genuine and honest opinion while using that connection to impact what they buy. For instance, an Instagram Dutch fashion model named Rianne Meijer is well-known for her reliable and authentic content (Yahoo Life, 2019). Her transparency and authenticity in promoting products and sharing her opinions make her a reliable figure for her followers in the fashion industry, influencing people's purchasing decisions. She is known for her "Instagram vs. reality" posts and always strives to be honest and authentic with her followers. That is why she says, "The more natural, the better;" she wants to believe that people follow her because they can identify themselves with her. She posts these pictures, and people constantly comment about how real she is and how much they love her. Individuals commented, "Thank you for being real!!! Love you" and "Absolutely loving your feed and how authentic you are. It's motivating and so fulfilling to see this part of social media where no one is pretending everything is annoyingly perfect but promoting realness." **(see Appendix 21).** All this support and comments showing that people trust her and follow her opinions indicate that she can indeed impact the purchase decisions of individuals. Studies have shown that influencers like Rianne Meijer drive purchasing decisions due to their trust and relatability with their audience.

According to a study by Sprout Social, 64% of consumers are more likely to engage with genuine and unbiased influencer reviews. Additionally, the influencer marketing report (2024) by Sprout Social indicated that 49% of all consumers make daily, weekly, or monthly purchases because of influencer posts, with 30% because of trusting the influencers.

Based on these four literatures we can hypothesize:
H1: "Social media influencers' advertisements on Instagram have a significant positive effect on the purchasing habits in relation to fashion for young adults in the Netherlands."

H2: "The level of trust with influencer content on Instagram interacts with the relationship between exposure to influencer advertisements and purchasing habits regarding fashion among

young adults in the Netherlands. "

2.5 INFLUENCER'S IMPACT ON FASHION PURCHASING IN THE NETHERLANDS

In a 2021 study by Suárez-González and colleagues, researchers studied how social media impacts user behavior across various countries, including Italy, Estonia, and the Netherlands. The study highlights the significance of platforms like Instagram, Facebook, and TikTok, especially during the COVID-19 pandemic when government restrictions limited physical interactions. Social media has become an essential tool for businesses to stay engaged with their relevance or maintain their status.
The EU Commission's Digital Education Action Plan 2018-2020 shows the differences in social media skills among high school and university graduates, as the Eurostat data from 2020 recorded social media usage behavior over different age groups. In the Netherlands, 71% of the overall population engages in social media activities, with 92% of 16-24 year olds engaged and 43% of 65-74 year olds engaged. This indicates that younger adults under the age of 27 are engaged in social media activities the most. Comparing social media usage in Italy, Estonia, and the Netherlands indicates how culture across different countries affects online behavior and communication.

In the Netherlands, Instagram's popularity has been growing, with a focus on the 15-19 age category, with over 2.7 million active users. This platform has become famous for social interaction and content creation among young Dutch individuals, becoming a part of their daily lives.

However, while Instagram's popularity continues to increase among young Dutch adults, the impact of social media influencers on fashion purchasing decisions in the Netherlands has not yet been thoroughly studied. This indicates the gap in the current research that will be examined in this study.

2.6 ZALANDO'S USE OF INSTAGRAM INFLUENCERS IN THE NETHERLANDS

According to Uzunoglu (2018) highlights the influential role of models and influencers in people's daily lives. They impact people in areas such as their lifestyle, level of education, purchasing habits, and behaviors. This shows the influence they have in shaping a consumer's behaviors and decisions. Furthermore, Wegert (2010) highlights that 81% of blog users rely on recommendations before purchasing a product. Accordingly, Alsaleh (2018) states that trust is essential in influencing people to influence consumer's purchasing behavior.

Zalando has become one of Europe's most well-known online fashion brands, with approximately 75% of consumers indicating that they are familiar with Zalando's shop (Konstantin Brehm, 2020). Zalando's strategic use of Instagram influencers in the Netherlands strengthens its reputation and recognition across European markets. Instagram has emerged as the platform of choice for interacting with fashion brands (TrackMaven, 2017; cited in Orendorff, 2018). In 2017, Zalando had more than 23 million active customers who made approximately 90 million orders, exceeding competitors like ASOS in both order volume and customer engagement. This demonstrates how effective Zalando's Instagram marketing strategy is in the Netherlands.

Zalando is known for featuring some of the world's most-known models in its advertising campaigns. In 2025, it collaborated with British fashion retailer TopShop and the world-famous supermodel Cara Delevigne, who has 41,5 million followers on Instagram (Saramowicz 2015). This partnership enhanced its brand visibility and attractiveness to fashion worldwide, with Zalando having approximately 1.1 million followers on Instagram (Instagram, 2021).

In addition, the company's strategic use of social media influencers has led to positive results. For instance, Zalando reported that their marketing campaign of including influencers has increased the number of site visits by 29.1% in 2020, its engagement rate on Instagram, including likes, shares, and comments, by 67%, and the number of active customers increased by 7.8 million, increasing from 31 million to above 38.7 million in 2020 (**Appendix 22**), (The Strategy Story, 2023).

Based on this article we can hypothesize that:
H3: "Zalando's use of social media influencers has a significant positive effect on their rates of purchase in the Netherlands."

2.7 HYPOTHESIS

In this section, we will explore the three hypotheses that were formed for our study. The first hypothesis is about exposure to social media influencers' advertisements on Instagram that not only entertain people but also shape their purchasing habits. The influencers' recommendations encourage young adults in the Netherlands to buy similar clothing and accessories.
H1: "Social media influencers' advertisements on Instagram have a significant positive effect on the purchasing habits in relation to fashion for young adults in the Netherlands."

The second hypothesis aims to understand the purchasing decisions among young adults in the Netherlands. It examines whether these individuals make fashion-related purchases not necessarily due to advertisements themselves but because of the trust they have in the influencers' recommendations.
H2: "The level of trust with influencer content on Instagram interacts with the relationship between exposure to influencer advertisements and purchasing habits regarding fashion among young adults in the Netherlands. "

Lastly, the third hypothesis focuses on Zalando's strategy of using social media influencers, which significantly positively affects their purchase rates in the Netherlands. This hypothesis investigates the effectiveness of Zalando's influencer marketing strategy in driving growth in purchase rates.
H3: "Zalando's use of social media influencers has a significant positive effect on their rates of purchase in the Netherlands."

2.8 CONCEPTUAL MODEL

The current study uses an experimental design to explore the relationships between critical variables: exposure to influencer advertisements, trust in influencer content, and purchasing habits. This conceptual model represents how influencer advertisements are expected to impact purchasing habits directly and how trust in influencer content is hypothesized to moderate this relationship within the context of the fashion industry in the Netherlands. Our model does not include the Zalando shop because it is about how a specific brand uses influencer marketing on Instagram to drive purchasing habits. However, this hypothesis was considered, it is not included in

the conceptual model. This hypothesis is like H1 but focuses on Zalando as a case study.

Figure 1 illustrates the conceptual model.

Figure 1| *Conceptual Model*
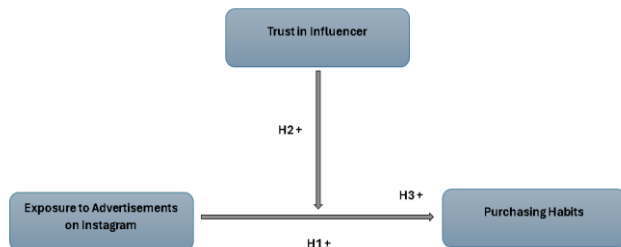
3. METHODOLOGY

To investigate the research question, a structured survey will be designed to collect information from participants' behaviors related to purchasing habits influenced by social media influencers. This survey will take inspiration from the pre-existing quantitative survey from Serman and Sims (2020), "How social media influencers affect consumers' purchasing habits?" however, to get more in depth information from participants in this study, the survey's factor items will be changed to open-ended questions **(see Appendix 2).** This survey will provide questions related to social media influencers' effect on young adults' shopping habits in the Netherlands. Additionally, the survey will explore to what extent participants trust influencers to act on buying the product. Finally, they will be asked a series of three questions relating to the Zalando shop as an example. These questions will examine whether viewing a fashion-related product promoted by an influencer leads to purchase decisions, specifically using Zalando as a case study.

3.1 Research Design

For this study, a quantitative method has been selected to collect objective and measurable data. A survey was created in English, using Qualtrics, to gain more in-depth knowledge about the extent to which social media influencers affect individuals' purchasing decisions, specifically focusing on the fashion purchasing habits of young adults in the Netherlands. The data was collected between the 9th and 12th of June 2024 by distributing the survey through posts and direct messages on social media platforms such as WhatsApp, Facebook, Instagram, and LinkedIn. These platforms were chosen to increase the probability of obtaining a diverse population. A total of 61 participants responded to the survey, providing a sufficient sample size to do the analysis. The surveys that were filled out were anonymous to protect participants' privacy, making sure that no personally identifiable information was collected. Out of 79 participants who filled out the survey, 14 participants stopped the survey voluntary, so they have been removed from Qualtrics to have sufficient data. Another 4 participants were excluded since they were not living in the Netherlands, and within these 3, 1 was over 30. Moreover, out of 61 complete answers, only 1 participant chose "Prefer not to say" regarding gender. In the middle of the survey, the "forced to answer" was used to avoid more incomplete answers.

Based on the analysis of the age distribution of participants, it was found that most of the participants (78.33%) were between 18 and 23, followed by the age group 24 to 25 (20%) and the age group 26 to 28 (11.67%), representing the smallest group. Moreover, 52% of the participants were male, 46% were female, and 2% refused to say. Regarding time spent on Instagram, the majority (34%) are spending between 1 to 3 hours on Instagram, with the highest concentration in the 1-2 hours range **(see Appendix 3)**.

3.2 Data Collection

The survey included three primary goals: to check if people are influenced based on the advertisements, they see through Instagram by social media influencers and if the influence is based on the trust they have in them, and to explore the use of Zalando shop to check whether participants are already influenced by online advertisements to make a purchase.

The survey consists of 20 questions **(see Appendix 1),** divided into five sections, including multiple-choice and open questions. Participants were informed about the purpose of the study, and their consent was asked for before they started the survey.
 The first part of the survey asked participants to answer demographics and social media usage questions regarding their age, gender, current location, how much time they spend on Instagram, the factors that influence individuals to follow an influencer, and the number of fashion influencers they follow on Instagram.

The second part addresses exposure to influencer advertisements and focuses on understanding peoples' interactions with fashion influencer advertisements on Instagram. It examines how often people see these advertisements, how effectively the advertisements increase their awareness of new fashion products, and how frequently they engage with new websites or new brands after they are promoted by influencers. Most of the participants (41%) are aware of new fashion products because of influencer advertisements (see **Appendix 11**).

The following section included the purchasing habits and behavior of individuals. Participants were asked to answer questions about how frequently they are influenced to make a purchase after seeing an advertisement from a fashion influencer on Instagram. Most of the participants (31%) agree with the statement that influencer advertisements influence their decision to purchase fashion-related products (see **Appendix 12**). Also, a question was asked if they were disappointed after a recommendation made by an influencer, and we had equality by 16 people (26%) who never regrated it, and 16 people (26%) who only regrated a few times (see **Appendix 13**).

The fourth part of the survey examines the perceptions of trust, measuring how trustworthy influencers are regarding the recommendations they provide to their audience; it describes the extent to which individuals trust them to make a purchase. This section consists of 4 questions in total, where the majority (43%) agreed that the level they trust the influence is more likely for them to make a purchase (see **Appendix 14**).

Participants were referred to the last section of the survey, which included three questions measuring the number of participants who were familiar with the Zalando shop. This showed that out of 61 participants, 44 were familiar with the Zalando shop. This shop was included in the survey as an example of the Dutch market to examine if the advertisements encountered through Instagram impacted them to purchase.

However, most of the respondents occasionally encounter advertisements (36%) (see **Appendix 19**), but they are not influenced to purchase (30%) (seeAppendix20).

3.3 Data Analysis

RStudio was used for this study. The analysis focused on three main constructs: exposure to influencer advertisements, purchasing habits, and trust in influencers. Firstly, participants were asked to answer a set of questions designed to measure their exposure to influencer advertisements. The measurement scale employed within the survey consisted of 3 items, each ranging from "1 – Never" to "5 – Very Often". These items aimed to assess how frequently participants encounter influencer advertisements, how effectively they increase their awareness of new fashion products, and how often they engage with new websites after being promoted by influencers. After the data collection, the three items were combined to create an information transmission scale used as the independent variable. Cronbach's Alpha analysis was used to determine the scale's reliability (Appendix 4 | Table 1), and it was observed that the items formed a reliable index.
α=0.795, M=2.869, SD=0.874, (see **Appendix 4**).

Following, participants were asked a combination of three questions to examine how frequently they purchase after seeing an advertisement on Instagram by the social media influencer, if the advertisements influenced their decision to purchase, and if, in the last three months after seeing the advertisements, they purchase those products. The measurement scale employed within the survey consisted of 3 items, each ranging from "1 – Strongly Disagree" to "5 – Strongly Agree". After the data collection, the three items were combined to create an information transmission scale used as the dependent variable. Cronbach's Alpha analysis was used to determine the scale's reliability (Appendix 5 | Table 2), and it was observed that the items formed a reliable index.
α=0.871, M=2.454, SD=1.0471, (see **Appendix 5**).

To examine participants' perceptions of trust in influencers, they were asked a combination of three questions. The measurement scale employed within the survey consisted of 3 items, each ranging from "1 – Strongly Disagree" to "5 – Strongly Agree". These items aimed to assess if the level of trust individuals have in influencers impacts their decision to purchase, if the recommendations they provide are trustworthy, and if social media influencers are sharing honest and unbiased opinions about a specific product. After the data collection, the three items were combined to create an information transmission scale used as the third variable. Cronbach's Alpha analysis was used to determine the scale's reliability (see **Appendix 6 | Table 3**), and it was observed that the items formed a reliable index.
α=0.679, M=2.978, SD=0.834, (see **Appendix 6**).

## 4. RESULTS

4.1.1 Analysis Strategy

This section analyses the data collected to investigate the study's research question and presents its results. Firstly, we hypothesized that social media influencers' advertisements on the Instagram platform significantly positively affect the purchasing habits related to fashion among young adults in the Netherlands. Moreover, it argued that the level of trust with influencers on Instagram interacts with the relationship between exposure to influencer advertisements and purchasing habits. In addition, it hypothesized that Zalando's use of social media influencers positively influences their purchase rates in the Netherlands. The study's hypotheses were tested using a combination of descriptive statistics, reliability analysis using Cronbach's Alpha, and regression analysis.

4.1.1.1 Main Analysis Strategy | Hypothesis 1

To examine the impact of exposure to influencer advertisements on purchasing habits, a regression analysis was conducted with purchasing habits as the dependent variable and exposure to influencer advertisements as the independent variable. The results of the regression analysis, presented in Table 4 (see **Appendix 7 | Table 4**), indicate a significant positive relationship between these two variables, with $F_{(1,59)} = 32.88$, p-value<α, R-sq=0.3579.
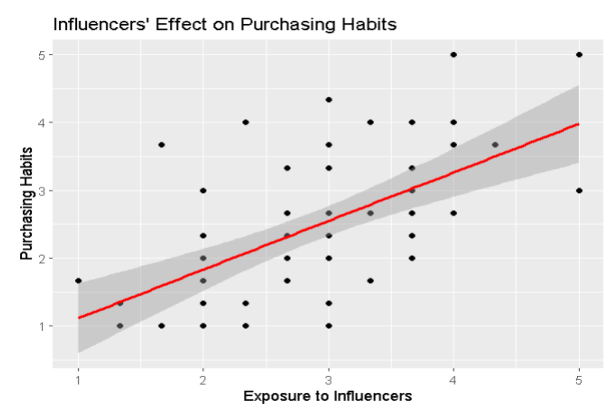
Table5|

Firstly, Table 4 (see **Appendix 7 | Table 4**) presents the model summary statistics, with β=1.64364, SE= 0.23202, t=7.084, and p-value<0.05. This indicates that the intercept is significantly different from zero. The model indicates that exposure to influencer advertisements significantly predicts purchasing habits. The coefficient determination R-sq=0.3579 was high, indicating that approximately 35.79% of the variance in purchasing habits can be explained by exposure to influencer advertisements.

The significant regression coefficient illustrated a strong positive relationship between these two variables. The positive coefficient (β = 0.49936, SE= 0.08709, t=5.734, p<α) shows that higher exposure to influencer advertisements is associated with higher purchasing habits, which confirms the hypothesis.

Additionally, the residuals for Table 4 were as follows: Minimum = -1.80797, 1Q = -0.47591, Median = 0.02473, 3Q = 0.35891, and Maximum = 1.85827, SE=0.7063 with 59 degrees of freedom. A scatter plot (Table 5) with a fitted regression line was created to represent the relationship between exposure to influencer advertisements and purchasing habits.

The positive slope of the regression line illustrates that as exposure to influencer advertisements increases, purchasing habits also increase. Because of the P-value<0.05 we reject the null hypothesis (HO).

4.1.1.2 Main Analysis Strategy | Hypothesis 2

A regression analysis was conducted to examine the second

hypothesis, whether the level of trust in influencer content on Instagram moderates the relationship between exposure to influencer advertisements and purchasing habits. Purchasing habits was the dependent variable, exposure to influencer advertisements was the independent variable, and trust was included as a moderating variable. The results of the analysis presented in Table 6 (see **Appendix 8 | Table 6**) indicate that trust does not directly moderate the relationship between exposure and purchasing habits, with $F_{(3, 57)} = 22.95$, p-value $< \alpha$, R-sq= 0.5471.

Table7|

Interaction Effect of Exposure and Level of Trust on Purchasing Habits
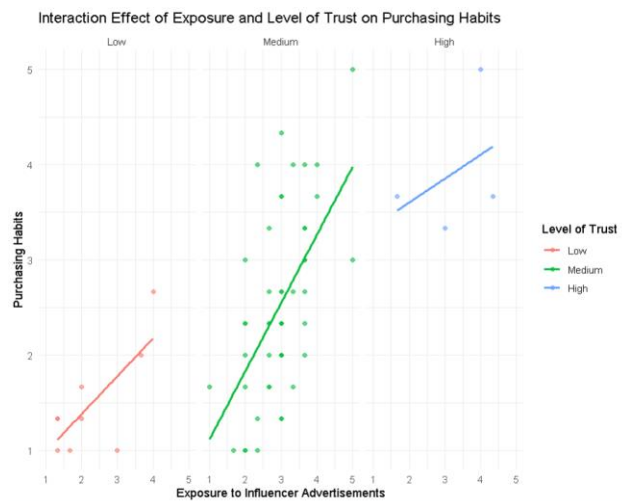
According to the results, Table 6 (see **Appendix 8 | Table 6**) presents the model summary statistics with $\beta = 0.3820$, SE = 0.9167, t = 0.417, and p = 0.678, indicating that the intercept is not significantly different from zero (p-value>0.05). The model indicated that trust in influencers does not directly impact purchasing habits. At the same time, the coefficient of determination, R-sq= 0.5471, was high, indicating that approximately 54.71% of the variance in purchasing habits can be explained by the other two variables of trust in influencers and exposure to advertisements.

The aim of this hypothesis is to test if there is a positive relationship between the three variables. The regression analysis provided the following coefficients (Table 6): The coefficient for exposure to influencer advertisements ($\beta = 0.0508$, SE = 0.3553, t = 0.143, p = 0.887) was not significant, and neither the coefficient for trust ($\beta = 0.2355$, SE = 0.3201, t = 0.736, p = 0.465). The interaction term ($\beta = 0.1380$, SE = 0.1133, t = 1.218, p = 0.228) was also not significant. These results explain that trust does not significantly impact the relationship between exposure and purchasing habits (P-value>0.05).

Furthermore, the residuals for Table 6 were as follows: Minimum = -1.14988, 1Q = -0.65410, Median = -0.00291, 3Q = 0.36793, and Maximum = 1.82671, SE = 0.723 with 57 degrees of freedom. A scatter plot (Table 7) was created to show the interaction effect. The plot demonstrates three different slopes, which are low, medium, and high levels of trust, showing that the relationship between exposure to influencer advertisements and purchasing habits is different depending on the level of trust individual have in their influencer. Low trust (Red Line) indicates that as exposure to influencer advertisements increases, purchasing habits increase slightly. Medium trust

(Green Line) shows that the positive relationship is more noticeable, where purchasing habits increase as exposure to influencer advertisements increases. Lastly, high trust (Blue Line) indicates that the relationship is positive, where the more people trust the influencers, the more exposure to influencer advertisements enhances purchasing. However, since the interaction term was insignificant, this plot does not provide sufficient evidence to confirm an effect.

In conclusion, while the overall model explaining the variance in purchasing habits was significant, the interaction between exposure to influencer advertisements and trust was insignificant. This means that even though higher levels of trust appear to have a strong positive relationship between exposure to influencer advertisements and purchasing habits, we do not have enough evidence to confirm that trust directly impacts this relationship. Therefore, we fail to reject the null hypothesis for hypothesis 2, (p-value>α), (HO). Specifically, trust does not directly impact exposure to influencer advertisements on purchasing habits among young adults in the Netherlands.

4.1.1.3 Main Analysis Strategy | Hypothesis 3

To examine the impact of Zalando's use of influencers on purchase rates in the Netherlands, a regression analysis was conducted with purchases as the dependent variable and Zalando advertisements as the independent variable. Out of 61 participants, 44 were familiar with Zalando, and using the RStudio, we have 17 missing values. The results of the regression analysis presented in Table 8 (see **Appendix 9 | Table 8**) indicate a significant overall model, with $F_{(1, 42)} = 43.65$, p-value<α, R-sq=0.5096.

Table9|

Zalando Advertisements and Influencing Purchases

Firstly, Table 8 (see **Appendix 9 | Table 8**) presents the model summary statistics with an intercept of β=1.000, SE = 3.244e-16, t = 3.082e+15, p-value<α. This shows that the intercept is significantly different from zero. The model indicates that Zalando advertisements significantly predict influencing purchases. The coefficient of determination, R-sq = 0.5096, shows that approximately 50.96% of the variance in purchasing habits (dependent variable) can be explained by the Zalando advertisements (independent variable).

Moreover, despite the overall significance of the model, the coefficient for Zalando advertisements was insignificant (($\beta = 5.183e-17$, SE = 1.266e-16, t = 0.409, p = 0.684, p-value>0.05).

This shows that, while the overall model is significant with R-sq= 0.5096, the predictors for Zalando's use of influencers (Zalando2) did not significantly affect purchasing habits in the end. A scatter plot (Table 9) was created to represent the relationship between Zalando advertisements and the impact on purchase rates.

The plot does not show a clear positive slope since it does not fit perfectly. There may be some influence from Zalando advertisements on purchasing habits, but the graph shows that the relationship is not strong enough to drive immediate purchases.

Based on the analysis, there is insufficient evidence to conclude that Zalando advertisements have a significant direct effect on purchasing habits, so we fail to reject the null hypothesis (HO), indicating that individuals are exposed to these advertisements but are slightly to almost not influenced to act on buying.

According to the results mentioned above, the regression analysis found a significant positive relationship between exposure to influencer advertisements and purchasing habits (H1); thus, we can reject the null hypothesis. Moreover, we fail to reject the null hypothesis, therefore, trust in influencers does not directly impact purchase decisions (H2). Finally, the regression analysis showed that Zalando advertisements slightly influence individuals to act on purchasing, but we failed to reject the null hypothesis.

Figure 2 summarizes the effects observed during the data analysis.

Figure 2 | *Conceptual model & relationship effects.*
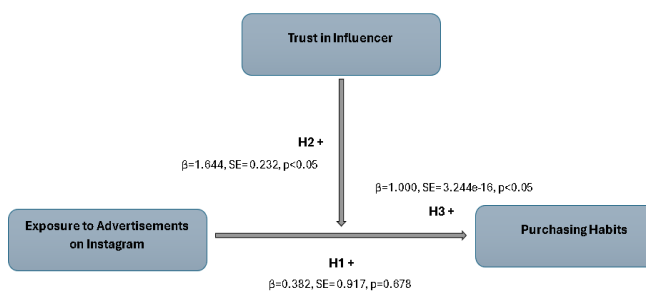
5. DISCUSSION

5.1 General discussion

Referring to the initial hypothesis, results supported the statement that exposure to advertisements from social media influencers via Instagram leads to purchasing fashion-related products for individuals currently living in the Netherlands. These findings align with previous literature stating that young adults, most of the time, rely on the recommendations provided by the influencers, with many of them listening to their advice and buying that specific product. (Djafarova & Rushworth, 2017; Marwick, 2015). Another study showed that 82% of consumers are most likely to follow the advice from influencers (Berger and the Keller Fay Group, 2016).

Moreover, our findings found a positive slope of the regression line, indicating that purchasing habits also increase as exposure to influencer advertisements through Instagram increases. Based on the literature, Instagram, with its 1 billion active monthly users and high engagement rates, was the fastest-growing social media platform in 2019 and remains the most

famous and preferred platform for influencer marketing campaigns (Influencer Marketing Hub, 2019). The advertisements which are promoted through Instagram are the key to showing that 33% of the participants encounter advertisements through this platform, which is considered a relatively large amount (see **Appendix 10**).

Therefore, the positive relationship between exposure to advertisements of social media influencers and purchasing habits supports the idea that the use of Instagram is an effective marketing tool for brands to connect with consumers and create an effective brand image (Pew Research Center, 2018).

Furthermore, understanding influencer advertising on Instagram can enhanced by applying Lavidge and Steiner's (1961) hierarchy-of-effects model, which illustrates the cognitive, emotional, and conative stages of consumer response to marketing. More specifically, the significant positive relationship observed between social media influencers' advertisements (Independent variable) and purchasing habits (dependent variable) underscores influencers, effectiveness in guiding consumers through these stages. Influencers raise awareness (cognitive stage) and build positive brand perceptions (affective stage), thereby influencing individuals' purchasing habits (conative stage). For example, respondents reported high awareness regarding new fashion brands promoted by influencer ads (41%, according to see **Appendix 11**). This supports the first hypothesis that was made, indicating that Instagram influencers have a positive impact on customer purchasing habits and behavior.

Furthermore, our findings are consistent with those of Jegham and Bouzaabia (2022), who proved influencers' major impact in determining fashion consumption patterns among young millennials in Tunisia. Their findings, based on an online survey with 280 respondents, confirmed influencers' capacity to affect purchase decisions. Similarly, our research shows a strong positive association between exposure to influencer marketing and shopping patterns, confirming that Instagram is a significant channel for influencing young people's purchase decisions and behavior. Notably, 33% of respondents reported seeing fashion influencer advertising on Instagram (see **Appendix 10**), with 41% indicating increased brand awareness (see **Appendix 11**).

The results of Hypothesis 2 were insignificant, indicating that while trust in influencer content on Instagram is positively correlated with shopping habits, it does not significantly moderate the relationship between the two variables of exposure to advertisements and shopping habits. Specifically, trust in an influencer does not directly lead to the purchasing habits of young adults in the Netherlands. These findings contrast with several studies' results, highlighting differences in how "trust interacts with influencer marketing and purchasing habits within the context of the Netherlands. Nonetheless, this study does not suggest that trust in a particular influencer does not enhance individuals' purchasing habits, but it might not be the sole factor affecting this relationship.

Previous literature on the topic of influencer marketing and trust showed that influencers are often seen as trustworthy experts who provide helpful information to their followers (Fink, Cunningham, & Kensicki, 2004; Lin et al., 2018). This trust is an essential factor in driving purchasing habits. Also, the positive reputation of an influencer plays an essential role in building trust and affecting the behavioral intentions of individuals (Hung & Li, 2007). Furthermore, the trust that is built between the influencers and their followers plays a role in

driving shopping habits; based on the literature, consumers trust influencers as much as they trust their friends (Lou & Yuan, 2019).

Despite all these vital literatures, our findings indicated that trust does not directly impact the relationship between exposure to influencer advertisements and purchasing habits. Our findings showed that 43% of the participants agree that the level they trust an influencer affects their decision to buy fashion products promoted by the influencer (Appendix 14). This finding aligns with the literature that fashion influencers have become influential figures, impacting the purchase decisions of individuals (Manca & Ranieri, 2016). However, while this finding can support the notion that trust plays a role in influencing purchasing decisions, it does not act as the direct moderating factor. Trust alone cannot have an impact on their shopping decisions.

Moreover, although 34% of the respondents found the recommendations provided by the influencers slightly trustworthy (see **Appendix 15**), 34% believe that influencers' opinions are not honest and unbiased (see **Appendix 16**). This finding contrasts with the literature, which can explain why trust does not directly impact purchasing habits. People trust influencers to a certain extent, but the fact that they believe that they are not credible and honest affects this relationship. This can be connected with the literature stating that 64% of consumers are more likely to engage with genuine and unbiased influencer reviews (Sprout Social, 2024).

In addition, although the participants find the recommendations trustworthy enough, most think influencers do not provide honest and unbiased opinions. Our results highlight a potential gap in credibility. It is essential for influencers to gain individuals' trust by sharing personal stories about their own experiences with a product, providing honest reviews, and being transparent about sponsorships; 51% of the participants trust influencers if they share personal stories. In comparison, the majority of 54% indicated that reviews are essential for gaining their trust.

These suggest that individuals' perceived credibility of influencer advertising on social media platforms might also affect purchasing. Based on participants' responses, the most effective way for influencers to build an authentic image and gain the trust of their followers is by openly discussing personal experiences and stories with a product (see **Appendix 17**). For instance, Rianne Meijer, a Dutch fashion model known for her reliable and authentic content, significantly impacts her followers' shopping decisions due to her honesty and transparency (Yahoo Life, 2019). This approach can help fill the gap between trust and credibility, making influencers more effective in purchasing decisions.

In conclusion, although trust in influencer content is essential, it does not directly impact the relationship between exposure to influencer advertisements and shopping habits among young adults in the Netherlands. The perception that participants believe influencers do not provide unbiased and honest opinions needs to be considered. At the same time, trust should combine with credibility to enhance the effectiveness of their influencer marketing strategies.

Referring to the third hypothesis, the overall model was significant. This means that individuals encounter advertisements through Zalando's strategy of using social media influencers. However, they are slightly influenced to act on purchasing. The relationship between the variables is not strong enough, concluding that Zalando's advertisements made by social media influencers do not directly affect individuals' shopping habits towards the brand.

According to the literature, Zalando's strategic use of Instagram influencers, such as collaborations with the world-famous model Cara Delevigne (Saramowicz, 2015), has increased its brand visibility and attractiveness to fashion worldwide (Instagram, 2021). Including influencers in their marketing campaigns has led to a 29.1% increase in site visits in 2020 and has raised its engagement rate on Instagram by 67% (The Strategy Story, 2023). In addition to that, the data collected for this study showed that 72% of the respondents were familiar with Zalando, and 36% encountered Zalando advertisements (see **Appendix 19**). While the percentages show that Zalando's influencer strategy successfully increased brand visibility, this study's findings do not suggest that it also positively affected the purchasing habits of individuals in the Netherlands.

Results showed that these advertisements do not influence individuals to act on purchases (P=0.684). This is in contrast with existing literature that emphasizes the influential role of influencers in people's daily lives since they have an impact on individuals regarding their purchasing habits and behaviors (Zehra Serman and Julian Sims (2020), Uzunoglu (2018). It contrasts with other literature stating that 81% of users rely on recommendations before purchasing a product (Wegert, 2010).

Finally, Zalando's strategy of using Instagram influencers in the Netherlands strengthens its reputation and recognition across European markets, with Instagram being the platform for interacting with fashion brands (TrackMaven, 2017; cited in Orendorff, 2018). This indicates that while influencer marketing effectively enhances brand visibility, our findings showed that this strategy does not impact the shopping habits of individuals in the Netherlands.

In conclusion, the findings from Hypothesis 1 showed a significant impact of social media influencer advertisements on purchasing habits, indicating the effectiveness of influencers in driving consumer behavior, replicating findings of previous literature on the topic of influencer and social media marketing. Hypothesis 2 contrasts with much of the literature, based on findings showing that trust does not significantly impact purchasing habits; the fact that respondents think the influencers are not providing honest opinions plays an essential role and explains why trust is not driving shopping habits. In contrast, Hypothesis 3, which specifically examined Zalando's use of influencers, showed that while these advertisements successfully increase brand visibility, they do not affect purchasing habits. Therefore, while influencer marketing is a powerful tool for increasing brand awareness, based on our study brands like Zalando should focus on finding credible influencers to promote their products effectively. This highlights the need for brands to partner with genuine, trustworthy, and authentic influencers.

5.2 Managerial implications

The findings from our study offer several implications for brands that benefit from influencer marketing, specifically in the fashion industry.

Firstly, the study found that exposure to social media influencers' advertisements on Instagram has a positive impact on the purchasing habits of young adults in the Netherlands. This aligns with previous research by Pew Research Center (2018), which emphasizes Instagram's role as the pivotal platform in influencer marketing because of its large user base and high engagement rates; studies indicate that 98 percent of fashion brands actively use Instagram to post brand images. Brands must encourage influencers to share personal stories and honest product reviews, as transparency is key to building

credibility and driving engagement.

Secondly, while the findings for Hypothesis 2 showed that trust in influencers does not directly moderate the relationship between exposure to advertisements and shopping habits, it remains an essential factor that needs to be examined further. Although trust alone did not show a significant impact, combining high engagement and credibility will enhance the effectiveness of influencer marketing. Brands must aim to partner with influencers who have a strong connection with their audience, ensuring that they are transparent about sponsorships and provide honest, unbiased opinions to maintain their followers' trust. This is an important factor, as 43% of respondents indicated that the level of trust, they have in an influencer impacts their shopping habits (see **Appendix 14**). Credibility with their audience and positive customer reviews are the most important to gain individuals' trust (see **Appendix 17**); this will foster long-term loyalty towards the influencer.

Furthermore, understanding how cultural differences affect influencer marketing can give brands important insights. For an individual to act on purchase can vary in collectivist societies (where people prioritize group goals) compared to individualist societies (where people prioritize personal goals). By analyzing these differences, brands can enhance their marketing strategies to fit better with each different culture more effectively. In individualist societies like the Netherlands, advertisements should focus on how the product can personally benefit the consumer. This approach makes the advertisements more effective to the audience.

Lastly, the results of Zalando's use of influencers indicated that while its strategy successfully raises brand visibility among young adults in the Netherlands, it does not significantly impact immediate purchasing habits. This implies that brands need to focus not only on brand awareness but also on the credibility and authenticity of the influencers they collaborate with. Our study's slight influence on purchase behavior showed a need for improvement in marketing strategies. According to Djafarova and Rushworth (2017) and Kim and Kim (2020), the effectiveness of influencers is shown by how well they can engage with their audience with authentic, credible, and reliable content. For instance, this can be seen as an example for brands like Zalando to select influencers who align with their brand values and strongly connect with their audience. In addition, while Zalando's advertisements do not impact purchases, their marketing strategy can change. Zalando can work with influencers who are well known and perceived as credible by their followers.

Lastly, building long term relationships with the influencers can be more beneficial than short term relationships. Long lasting partnerships allow influencers to build a stronger connection with their audience, and they can constantly promote the brand's products. Over time, this can result in greater brand loyalty, and it could be a possibility of turning followers into customers. Moreover, for brands using micro influencers, who have smaller but more engaged followers, can be more effective than macro influencers in influencing purchasing behavior. Their closer and stronger connections with their followers often result in higher credibility. By implementing these strategies, brands can effectively use influencer marketing.

5.3 LIMITATIONS

Firstly, while sufficient for analysis, the study's sample size (N=61) is relatively small and may not fully represent the broader population of young adults in the Netherlands. A larger sample size could have provided more accurate insights and a better understanding of the purchasing habits influenced by Instagram influencers. This small sample size limits the strength of the conclusions. Moreover, the data was collected within a limited time frame (between the 9th and 12th of June 2024), which did not give enough time to collect sufficient data, and reaching a large sample was difficult.

In the survey that was conducted, the section about Zalando lacked a brief description of what it is about or included an image that could have helped respondents recognize the brand more easily. The survey design could have been improved by including more open-ended questions. These questions would have allowed participants to provide more detailed insights and honest opinions about the topic; such data could have been used for the discussion section.

The study is based on self report data, which cannot be completely accurate in collecting data from participants about purchasing behavior due to biases such as social desirability bias, where participants might respond in ways they believe are socially acceptable rather than providing their true opinions. Although the survey was anonymous, still this can happen. Moreover, the study does not specify which type of influencers, such as micro influencers, are more engaged with their audience or macro influencers, those who have larger audiences. This luck of specifying which type of influences could have different results from the ones we already have.

Finally, while this study offers valuable insights, these limitations highlight the need for further research with large, diverse samples, better design of the survey, and differentiation of which type of influencer. Future research can build on the results and offer a better understanding of the factors that impact the shopping behaviors of young adults in the Netherlands through Instagram influencers.

6. CONCLUSION

This study investigated the impact of Instagram influencers on the fashion purchasing habits of young adults in the Netherlands. The findings provide insights into the effectiveness of influencer marketing in the fashion industry.

Our findings indicate a significant positive effect of exposure to influencer advertisements on Instagram on purchasing habits. Instagram, with its large user base and high engagement rates, is a powerful platform for influencer marketing. Specifically, 35.79% of the variance in purchasing habits can be explained by exposure to influencer advertisements. This supports existing research that influencers, through Instagram, guide individuals through different stages of the buying process, leading to acting on buying.

In contrast to the initial hypothesis, the study discovered that trust does not directly impact purchasing habits. While people with high trust in influencers are more likely to make purchases, trust alone is not strong enough to drive these decisions. This indicates that for influencers to impact shopping habits, they need to be both credible and honest in their recommendations. Although trust and credibility are similar; however, our study proved the importance of these two together. Trust is when followers feel confident that an influencer is reliable, while credibility includes an influencer being an expert and trustworthy. Being an effective influencer is not enough to be trusted by your audience; they must also be credible. This means providing honest and unbiased

opinions so that people are well informed. Our study showed the importance of having both trust and credibility together.

Regarding Zalando's use of Instagram influencers, our study found that while such advertisements raise brand visibility, they do not significantly impact purchasing habits among young adults in the Netherlands. This shows that influencer marketing effectively increases brand awareness, but it is essential for the influencers to be perceived as credible and honest to convert this awareness into actual purchases.

In conclusion, while Instagram influencers play a significant role in shaping the fashion purchasing decisions of young adults in the Netherlands, the effectiveness of influencer marketing depends not only on trustworthiness but also on credibility. Brands looking to partner with influencers should prioritize partnerships with influencers who maintain a strong connection with their audience and concentrate on developing strategies to increase transparency and authenticity. This study confirms that individuals are more likely to buy products when they trust the influencers; however, the perception that influencers do not always provide honest and unbiased opinions reduces their credibility. Therefore, creating both trust and credibility is important for influencing purchase decisions effectively.

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8. APPENDICES
Appendix 1 | Survey:
Survey – Page 1

Dear participant, You are invited to participate in a research study titled Influencer Impact on Consumer Choices. The purpose of this study is to gather information from individuals to analyze the effect social media influencers have on the purchasing habits of individuals through the social platform Instagram, this survey takes approximately 3-5 minutes to complete.

There is no risk associated with this study. Your participation in this survey is entirely voluntary, and you have the right to withdraw at any point without providing a reason. Your responses will be kept strictly confidential and anonymous and the data collected by this survey will be used for academic purposes.

By proceeding, you consent to collecting and using your data as part of this research and declare you are at least 18 years old. If you have any questions or concerns about this research study, please feel free to contact us at aggeliki.tanta1@gmail.com

Thank you once again for your participation.

PS: Users of the research platform SurveyCircle.com will receive SurveyCircle points for their participation. Code at the end of the survey.

Based on the information above, do you consent to participate in this study?

○ Yes, I consent

What is your age?

[   ]

What is your gender?

○ Male

○ Female

○ Prefer not to say

○ Other, please specify

[   ]

In which country you are currently living?

How much time, on average, do you spend on Instagram per day?

○ Less than an hour

○ 1-2 hours

○ 2-3 hours

○ 3-5 hours

○ More than 5 hours (Please Specify)

What factors influence your decision to follow an influencer on social media?

○ Content relevance to my interests

○ Authenticity and transparency

○ Engagement with followers (e.g., responding to comments)

○ The personality of the influencer

○ Frequency of sponsored content

○ Other, please specify

How many different fashion influencers do you follow on Instagram?

○ None

○ 1-5 influencers

○ 6-10 influencers

○ 11-20 influencers

○ More than 21 influencers

→

How often do you see advertisements from fashion influencers on Instagram?

○ Never

○ Rarely (less than once a week)

○ Occasionally (1-3 times a week)

○ Often (4-6 times a week)

○ Very often (daily)

How often do social media influencers' advertisements make you aware of new fashion products or brands?

○ Never

○ Rarely (less than once a week)

○ Occasionally (1-3 times a week)

○ Often (4-6 times a week)

○ Very often (daily)

How frequently do you visit the websites of fashion brands after seeing them promoted by influencers on Instagram?

○ Never

○ Rarely (less than once a week)

○ Occasionally (1-3 times a week)

○ Often (4-6 times a week)

○ Very often (daily)

→

I frequently purchase fashion products after seeing them advertised by influencers on Instagram.

○ Strongly disagree

○ Disagree

○ Neither agree nor disagree

○ Agree

○ Strongly agree

Influencer advertisements on Instagram significantly influence my decision to purchase fashion products.

○ Strongly disagree

○ Disagree

○ Neither agree nor disagree

○ Agree

○ Strongly agree

In the last three months, I have purchased more than 10 products because I saw them advertised by influencers on Instagram.

○ Strongly disagree (none)

○ Disagree (1-2 products)

○ Neither agree nor disagree (3-5 products)

○ Agree (6-10 products)

○ Strongly agree (more than 10 products)

Have you ever been disappointed by a product recommended by a social media influencer?

- ○ Never
- ○ Rarely
- ○ Neutral
- ○ Yes, a few times
- ○ Yes, many times

→

The level of trust I have in an influencer affects my decision to purchase fashion products they promote.

- ○ Strongly disagree
- ○ Disagree
- ○ Neither agree nor disagree
- ○ Agree
- ○ Strongly agree

I find social media influencers' recommendations on fashion products trustworthy.

- ○ Strongly disagree
- ○ Disagree
- ○ Neither agree nor disagree
- ○ Agree
- ○ Strongly agree

I believe that influencers provide honest and unbiased opinions about fashion products.

- ○ Strongly disagree
- ○ Disagree
- ○ Neither agree nor disagree
- ○ Agree
- ○ Strongly agree

Which type of influencer advertisement is most effective in gaining your trust?

- ☐ Personal Stories (Sharing personal experiences)
- ☐ Tutorials (Showing how to use products)
- ☐ Customer Reviews (Featuring customer testimonials)
- ☐ Visual Appeal (Being visually attractive)
- ☐ Other, please specify

→

Are you familiar with the Zalando shop?

- ○ Yes, I am
- ○ No, I am not

→

If yes, how often do you encounter social media influencers' advertisements for Zalando on Instagram?

- ○ Never
- ○ Rarely
- ○ Occasionally
- ○ Often
- ○ Very often

Have these advertisements for Zalando by social media influencers affected your decision to purchase from the brand?

- ○ Strongly influenced
- ○ Moderately influenced
- ○ Slightly influenced
- ○ Not influenced
- ○ I have not seen these advertisments

→

Appendix 2 | Methodology

	Factors/Items	Factor Loading	Mean	SD
Trust **Cronbach=0,77**	TR_1 - Bloggers who have high numbers of followers and likes are more credible	.826	2,90	1,19
	TR_2 - Bloggers who posts about the products/services frequently are credible	.673	3,65	1,43
	TR_3 - Bloggers who shares good and bad sides of the specific service and product are trustable and make me adopt their advices	.649	2,66	1,02
	TR_4 - I would feel better if I can have chat with the blogger and we can communicate through messages or comments would build up trust between us	.657	3,10	1,19

|		Factor Loading	Mean	SD
Credibility **Cronbach=0,73**	CR_1 - l bloggers who are paid by companies are not credible	.830	3,42	1,25
	CR_2 - l bloggers who are sociable and reputable are credible	.763	3,22	1,30
Perceived Usefulness **Cronbach=0,78**	PU_1 - I believe that interacting with technology and new trends enhance and influence my shopping habit.	.568	3,91	1,34
	PU_2 - I feel bloggers recommendations are very useful	.677	3,53	1,23
	PU_3 - I feel bloggers recommendations helping me to find the product I want in reasonable prices.	.822	3,40	1,36
Prior Experience **Cronbach=0,85**	PE_1 - I buy a new product that I never bought because of bloggers recommendations.	.820	3,21	1,44
	PE_2 - I feel better when I see that bloggers are using or trying the products that they recommend	.760	3,58	1,45
	PE_3 - I buy a new product that I never tried because I see that bloggers tried and were happy with the results	.768	3,17	1,40
Subjective Norms **Cronbach=0,74**	SN_1 - I follow bloggers because my friends and people around me following them	.871	2,72	1,33
	SN_2 - I buy new products because my friends told me they have seen from bloggers.	.886	2,80	1,29
Sponsorship **Cronbach=0,81**	SP_1 - Sponsored blogs are introducing me the brands I never knew about	.585	3,29	1,36
	SP_2 - Sponsored blogs advices are not trustable because they are getting paid by the sponsors.	.833	3,52	1,34
	SP_3 - I do intentionally ignore sponsored blogs on the blog	.820	3,36	1,30
	SP_4 - I would prefer that there is no sponsored post on blogs	.755	3,43	1,40
Attitude **Cronbach=0,80**	AT_1 - I feel credible and trustable blogger influence me to adopt their recommendations	.569	3,34	1,33
	AT_2 - I feel blogger who have experience on product or service make me adopt their recommendations	.665	3,62	1,39
	AT_3 - I feel blogger who are socially attractive make me adopt their advices on specific product/service	.500	2,97	1,28
	AT_4 - I feel sponsored blogs have no influence on my purchase habit	.691	3,51	1,24
Social Attractiveness **Cronbach=0,75**	SA_1 - I think bloggers who show overconfidence are smart and credible and make me adopt their recommendations.	.624	2,83	1,28
	SA_2 - I think bloggers who shows altruism, agreeableness, friendly dominance makes me adopt their recommendations	.736	3,62	1,37
	SA_3 - Bloggers who have high reputation in society influence my purchase and adopt blogs recommendation.	.755	3,33	1,37
	SA_4 - I would like to have friendly chat with her/him	.509	3,08	1,33
Intentions **Cronbach=0,81**	IN_1 - I would purchase the products/services promoted by bloggers in the future	.758	3,42	1,29
	IN_2 - I would recommend people close to me to buy products/ services promoted by bloggers	.811	3,11	1,20

Appendix 3 | Results RStudio output:

Age

Age Distribution
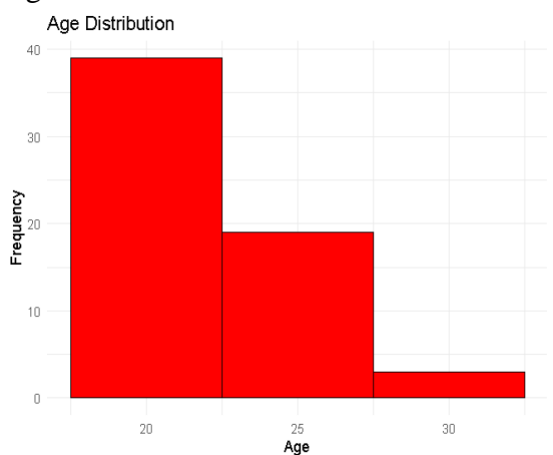
Gender

Participants by Gender
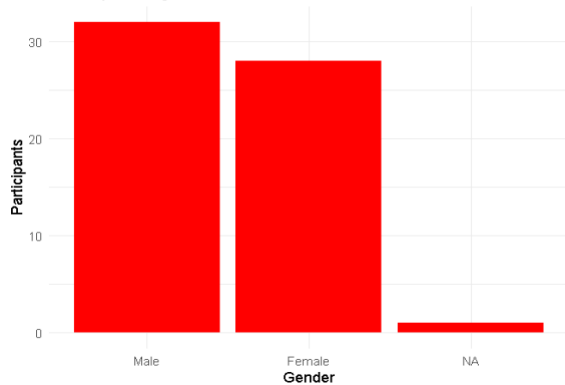
Time spend on Instagram per day

Time on Instagram
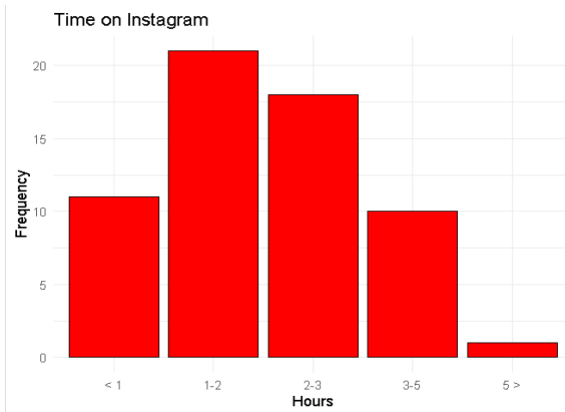
Appendix 4 |

NA

```
    block2mean
 Min.    :1.000
 1st Qu.:2.000
 Median :3.000
 Mean    :2.869
 3rd Qu.:3.667
 Max.    :5.000

> sd_block2
[1] 0.8740682
>
```

Table 1|

```
> results$alpha
[1] 0.7947628
> results$itemReport
       itemName itemMean      pBis       bis alphaIfDeleted
1 Advertisements 3.475410 0.6152483 0.6508473      0.7458800
2          Aware 2.868852 0.6730524 0.7083394      0.6821835
3       Websites 2.262295 0.6263880 0.6710419      0.7329308
>
```

Appendix 5 |

```
    block3mean
 Min.   :1.000
 1st Qu.:1.667
 Median :2.333
 Mean   :2.454
 3rd Qu.:3.333
 Max.   :5.000

> sd_block3
[1] 1.0471
```

Table 2|

```
+    itemAnalysis()
> results1$alpha
[1] 0.8712759
> results1$itemReport
            itemName itemMean      pBis       bis alphaIfDeleted
1    Often.Purchase 2.540984 0.7484681 0.8030928      0.8230560
2 Influence.Purchasing 2.819672 0.7431357 0.7901232      0.8276417
3       X3.Months 2.000000 0.7682056 0.8603386      0.8048579
> |
```

Appendix 6 |

```
                  NA'
    block4mean
 Min.   :1.000
 1st Qu.:2.333
 Median :3.000
 Mean   :2.978
 3rd Qu.:3.667
 Max.   :4.667

> sd_block4
[1] 0.8341526
```

Table 3|

```
> results2$alpha
[1] 0.6790576
> results2$itemReport
         itemName itemMean      pBis       bis alphaIfDeleted
1         Trust 3.819672 0.3263812 0.3619961      0.8065513
2 Recommendations 2.836066 0.6203693 0.6574209      0.4203868
3       Unbiased 2.278689 0.5630736 0.5994154      0.4941505
\ |
```

Appendix 7 | Table 4

```
Residuals:
     Min      1Q   Median      3Q      Max
-1.80797 -0.47591  0.02473  0.35891  1.85827

Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept)  1.64364    0.23202   7.084 1.95e-09 ***
block3mean   0.49936    0.08709   5.734 3.55e-07 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.7063 on 59 degrees of freedom
Multiple R-squared:  0.3579,    Adjusted R-squared:  0.347
F-statistic: 32.88 on 1 and 59 DF,  p-value: 3.555e-07
```

Appendix 8 | Table 6

```
Residuals:
     Min      1Q   Median      3Q      Max
-1.14988 -0.65410 -0.00291  0.36793  1.82671

Coefficients:
                    Estimate Std. Error t value Pr(>|t|)
(Intercept)          0.3820     0.9167   0.417    0.678
block2mean           0.0508     0.3553   0.143    0.887
block4mean           0.2355     0.3201   0.736    0.465
block2mean:block4mean 0.1380     0.1133   1.218    0.228

Residual standard error: 0.723 on 57 degrees of freedom
Multiple R-squared:  0.5471,    Adjusted R-squared:  0.5233
F-statistic: 22.95 on 3 and 57 DF,  p-value: 7.181e-10
```

Appendix 9 | Zalando

```
Residual Deviance: 114.7478
AIC: 120.7478
(17 observations deleted due to missingness)
> # Calculate p-values
> ctable <- coef(summary(ordinal_model))
> p <- pnorm(abs(ctable[, "t value"]), lower.tail = FALSE) * 2
> ctable <- cbind(ctable, "p value" = p)
> # Print the coefficients with p-values
> print(ctable)
          Value Std. Error    t value       p value
1|2 -1.35812140  0.3737410 -3.6338576 2.792150e-04
2|3  0.09097325  0.3018233  0.3014123 7.631001e-01
3|4  2.05412533  0.4750170  4.3243199 1.530032e-05
\ |
```

Table 8 |

```
Coefficients:
            Estimate Std. Error   t value Pr(>|t|)
(Intercept) 1.000e+00  3.244e-16 3.082e+15   <2e-16 ***
Zalando2    5.183e-17  1.266e-16 4.090e-01    0.684
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 7.848e-16 on 42 degrees of freedom
  (17 observations deleted due to missingness)
Multiple R-squared:  0.5096,    Adjusted R-squared:  0.4979
F-statistic: 43.65 on 1 and 42 DF,  p-value: 5.323e-08

Warning message:
In summary.lm(model_ha3) :
  essentially perfect fit: summary may be unreliable
> |
```

Appendix 10 | (Question7)

How often do you see advertisements from fashion influencers on Instagram? 61 ⓘ

Q7 - How often do you see advertisements from fashion influencers on Instagram?	Percentage
Never	2%
Rarely (less than once a week)	18%
Occasionally (1-3 times a week)	33%
Often (4-6 times a week)	26%
Very often (daily)	21%

Appendix 11 | (Question 8)

How often do social media influencers' advertisements make you aware of new fashion products or brands? 61 ⓘ

Q8 - How often do social media influencers' advertisements make you aware of new fashion products or brands?	Percentage
Never	8%
Rarely (less than once a week)	28%
Occasionally (1-3 times a week)	41%
Often (4-6 times a week)	15%
Very often (daily)	8%

Appendix 12 | (Question 11)

Influencer advertisements on Instagram significantly influence my decision to purchase fashion products. 61

Q11 - Influencer advertisements on Instagram significantly influence my decision to purchase fashion products.	Percentage
Strongly disagree	18%
Disagree	20%
Neither agree nor disagree	28%
Agree	31%
Strongly agree	3%

Which type of influencer advertisement is most effective in gaining your trust? 61

Q17 - Which type of influencer advertisement is most effective in gaining your trust? - Selected Choice	Percentage
Personal Stories (Sharing personal experiences)	51%
Tutorials (Showing how to use products)	31%
Customer Reviews (Featuring customer testimonials)	54%
Visual Appeal (Being visually attractive)	15%
Other, please specify	10%

Appendix 13 | (Question 13)

Q13 - Have you ever been disappointed by a product recommended by a social media influencer?	Percentage
Never	26%
Rarely	20%
Neutral	25%
Yes, a few times	26%
Yes, many times	3%

Appendix 14 | (Question 14)

The level of trust I have in an influencer affects my decision to purchase fashion products they promote. 61

Q14 - The level of trust I have in an influencer affects my decision to purchase fashion products they promote.	Percentage
Strongly disagree	8%
Disagree	3%
Neither agree nor disagree	16%
Agree	43%
Strongly agree	30%

Appendix 15 | (Question 15)

I find social media influencers' recommendations on fashion products trustworthy. 61

Q15 - I find social media influencers' recommendations on fashion products trustworthy.	Percen
Strongly disagree	
Disagree	
Neither agree nor disagree	
Agree	
Strongly agree	

Appendix 16 | (Question 16)

I believe that influencers provide honest and unbiased opinions about fashion products. 61

Q16 - I believe that influencers provide honest and unbiased opinions about fashion products.	Percenta
Strongly disagree	26
Disagree	34
Neither agree nor disagree	26
Agree	1?
Strongly agree	?

Appendix 17 | (Question 17)

Appendix 18 | Question 18

Are you familiar with the Zalando shop? 61

Q18 - Are you familiar with the Zalando shop?	Percentage
Yes, I am	72%
No, I am not	28%

Appendix 19 | Question 19

If yes, how often do you encounter social media influencers' advertisements for Zalando on Instagram? 44

Q19 - If yes, how often do you encounter social media influencers' advertisements for Zalando on Instagram?	Percentage
Never	20%
Rarely	32%
Occasionally	36%
Often	11%
Very often	0%

Appendix 20 | Question 20

Have these advertisements for Zalando by social media influencers affected your decision to purchase from the brand? 44

Q20 - Have these advertisements for Zalando by social media influencers affected your decision to purchase from the brand?	Percentage
Strongly influenced	2%
Moderately influenced	23%
Slightly influenced	25%
Not influenced	30%
I have not seen these advertisements	20%

Appendix 21 |

Reply

136w
Absolutely loving your feed and how authentic you are. It's motivating and so fulfilling to see this part of social media where no one is pretending everything is annoyingly perfect, but promoting realness.
Reply

117w
Thank you for being real!!! Love you ❤️
Reply

Appendix 22 | active customers

Active Zalando customers (in Millions)
17.9 (2015), 19.9 (2016), 23.1 (2017), 26.4 (2018), 31 (2019), 38.7 (2020), 44.5 (Q2 2021)