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### Instagram Stores and Traditional Retail: Examining the Emerging Role of Influencers as Digital Intermediaries

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**Abstract:** The growth of social commerce has changed how consumers discover products, evaluate alternatives, and make purchasing decisions. This study examined the growing role of Instagram stores and social media influencers in consumer buying behaviour. The particular attention has given to their relationship with traditional retail. The study used primary collected data from 106 respondents. For the analysis Pearson's Chi-Square Test of Independence and Cramer's V has applied. The study examined the associations among Instagram usage, previous purchase experience, perceived risk, trust in influencer recommendations, preferred shopping channels, and influencer-related purchasing behaviour. The findings showed that Instagram usage frequency is not significantly associated with purchasing from Instagram stores. However, previous experience with Instagram-store purchases and perceived risk were significantly related to consumers' preferred shopping channels. Trust in influencer recommendations was found moderately associated with influencer-related purchasing behaviour, while the perceived level of influencer influence showed a strong association with purchase behaviour. In contrast, trust in influencers did not significantly determine whether consumers view them as intermediaries between brands and consumers. The findings also indicated that traditional retail continues to retain consumer preference because of concerns surrounding product quality, fraud, delivery, and return policies. Overall, Instagram influencers appeared to complement rather than replace traditional retail in the consumer decision-making process.

**Keywords:** Instagram stores, social commerce, influencer marketing, consumer behaviour, traditional retail, digital intermediaries, purchase decisions.

## Introduction

The retail environment has undergone substantial transformation with the development of digital technologies, e-commerce, and social media. In earlier days, people used the barter system to exchange goods, and later small markets and shops became common. Traditional retailing had given the opportunities to customers for inspecting the products physically and interact with the seller directly before buying them. People trusted local shopkeepers and receive immediate assistance during the purchasing process. With time, supermarkets, malls, and large retail stores became popular because they offered more products and convenience. Later, with the development of e-commerce access to products expanded by allowing consumers to purchase remotely and compare alternatives, prices, and reviews without visiting physical stores. The use of smartphones and the growth of internet services made online shopping even more common, especially after the COVID-19 pandemic when many people preferred shopping from home.

The growth of social media introduced another stage in this transformation. Platforms such as Instagram increasingly combined communication, product discovery, promotion, and shopping within the same digital environment. Consumers could encounter products through posts, stories, reels, and recommendations while engaging in ordinary social-media activity. Consequently, product discovery became increasingly connected with social interaction and digital content consumption.

Social media influencers became particularly relevant in this environment. Through product reviews, recommendations, demonstrations, and sponsored content, influencers could introduce products and shape how followers evaluated them. Their role extended beyond conventional advertising because they could communicate directly with audiences, respond to consumers, create engagement, and connect brands with potential buyers. These functions suggested the emergence of influencers as a new type of digital intermediary.

At the same time, social commerce continued to face concerns related to product authenticity, quality, payment security, delivery, and return or refund procedures. Such concerns could limit consumers' willingness to rely entirely on Instagram-based shopping and could contribute to the continued importance of traditional retail.

Against this background, the present study examined consumer preferences towards Instagram stores and traditional retail and investigated the role of social media influencers in consumers' purchasing decisions. Particular attention was given to whether influencers were perceived as intermediaries between brands and consumers and whether influencer-related factors were associated with consumer purchase behaviour.

## Literature Review

Early studies on influencer marketing highlighted the significance of authenticity, relatability, and credibility in shaping consumer responses. Chetoui et al. (2020) found that consumers demonstrated greater trust in fashion influencers who were perceived as genuine and relatable, which subsequently increased their intention to purchase fashion products. Similarly, Huang and Copeland (2020), while examining the influence of Instagram influencers and hashtags among Generation Z consumers, reported that emotional attachment to influencers had a substantial effect on purchase intention. Ezenwafor (2021) further supported these findings by demonstrating that trustworthy influencers enhanced consumers' confidence in online shopping and consequently encouraged purchasing behaviour.

Several studies subsequently examined the role of visual appeal, usability, and consumer engagement in social media-based shopping. Herzallah et al. (2022) found that appealing product presentations, ease of application usage, and influencer recommendations encouraged consumers to make relatively quick purchasing decisions. In a similar context, Ao et al. (2023) reported that consumer engagement through likes, comments, and other forms of interaction with influencer-generated content strengthened trust and positively affected purchase intention. These findings suggested that influencer effectiveness depended not only on credibility but also on the interactive environment in which recommendations were communicated.

The literature also examined influencer marketing in comparison with traditional advertising approaches. Soni (2023) found that consumers perceived influencer marketing as more personal and authentic than conventional advertising, which resulted in comparatively higher levels of trust. Zhang (2023) similarly observed that influencers facilitated consumer decision-making by providing accessible information and reducing the effort required to evaluate products. These findings indicated that influencer-generated communication had increasingly become an effective alternative to conventional promotional methods.

Another important area of research concerned trustworthiness and emotional connection between influencers and their followers. Putra (2023) demonstrated that consumers showed a greater willingness to purchase products endorsed by influencers with whom they had developed an emotional connection. Al-Mu'ani et al. (2023) further found that consumers were more likely to trust influencers who were perceived as knowledgeable, honest, and credible. Gurung (2023) also reported that influencer attractiveness and trustworthiness significantly affected consumer purchasing behaviour, thereby reinforcing the importance of both personal appeal and perceived credibility in influencer marketing.

More recent research focused on the changing role of influencers in contemporary shopping behaviour. Syed (2023) found that influencer-generated content enhanced customer engagement and contributed to stronger relationships between consumers and brands. Raiyan et al. (2024) observed that, following the COVID-19 pandemic, consumers increasingly relied on influencer reviews and recommendations instead of traditional advertisements when evaluating products before purchase. Kutz (2024) similarly emphasized that authenticity remained a major determinant of consumer trust in influencer marketing.

More recent studies suggested that influencers had become increasingly embedded in the consumer decision-making process. Syed (2023) found that influencer-generated content strengthened customer engagement and brand-consumer relationships. Raiyan et al. (2024) observed greater reliance on influencer reviews and recommendations in online purchase decisions, while Kutz et al. (2024) continued to identify authenticity as an important element of consumer trust. Wang et al. (2025) reported that influencer relatability was linked with perceived emotional value and purchase intention, while Arora (2025) found that micro-influencers could be perceived as more genuine and approachable than celebrity influencers.

Research on social commerce also highlighted the increasing importance of interactive content, electronic word-of-mouth, and influencer activity. Triyanti et al. (2023–2024) reported positive relationships between social media influencer activity and purchase-related outcomes, while Srinivas et al. (2024) examined the growing role of social media platforms in shopping. Collectively, the literature suggested that social media had developed beyond a purely promotional function and had become part of the broader consumer purchasing journey.

### **Research Gap**

The reviewed literature established that influencer credibility, authenticity, trustworthiness, relatability, emotional attachment, and engagement were associated with consumer attitudes and purchase intention. However, comparatively limited attention had been given to the relationship between influencer-driven Instagram shopping and traditional retail. In particular, existing research had not sufficiently examined whether consumers perceived influencers as intermediaries performing functions traditionally associated with salespersons and other retail intermediaries. There was also limited empirical evidence concerning whether previous experience with Instagram stores and perceived risk were associated with consumers' preferred shopping channels. The present study addressed this gap by examining Instagram

stores and traditional retail within the same framework and by investigating whether influencers were emerging as digital intermediaries between brands and consumers.

### **Research Methodology**

The study adopted a quantitative, cross-sectional research design and was associative in nature. The study examined relationships among selected categorical variables rather than attempting to establish causal relationships. Primary data were collected through a structured questionnaire using Google Forms. Respondents were drawn from Shimla district of Himachal Pradesh, and 106 valid responses were included in the analysis. Convenience sampling was employed for respondent selection. The questionnaire covered demographic characteristics, general shopping preferences, Instagram usage, experience with Instagram stores, influencer-related purchasing behaviour, trust in influencer recommendations, perceptions of influencers as intermediaries, and perceived risks associated with online shopping.

To assess the reliability of the questionnaire, Cronbach's Alpha was calculated. The coefficient obtained was 0.741, indicating acceptable internal consistency of the instrument.

Pearson's Chi-Square Test of Independence was used to assess associations between selected categorical variables. Statistical significance was evaluated at  $\alpha = 0.05$ , with p-values below 0.05 treated as statistically significant. Cramer's V was reported to assess the strength of the observed associations.

During data cleaning, responses containing multiple selections in Likert-scale items were reviewed. In accordance with the stated treatment rule for the dataset, an ambiguous response containing an affirmative category was classified as 'Agree'. This rule was applied consistently across the five risk statements.

### **Respondent Profile**

The sample was concentrated in the 18–22 age group, which accounted for 74 of the 106 respondents (69.8%). Females represented 56 respondents (52.8%) and males 50 respondents (47.2%). Educationally, 59 respondents were pursuing undergraduate education, 21 were graduates, 17 were postgraduates, and the remaining respondents were in senior secondary, doctoral, or professional education categories. The concentration of respondents in the 18–22 age group has been considered while interpreting the findings, particularly because younger consumers may have different levels of exposure to Instagram and social commerce than older consumer groups.

**Table 1**

| <b>Age group</b> | <b>Frequency</b> | <b>Percentage</b> |
|------------------|------------------|-------------------|
| <b>Below 18</b>  | 5                | 4.7               |
| <b>18–22</b>     | 74               | 69.8              |
| <b>22–26</b>     | 8                | 7.5               |
| <b>26–30</b>     | 9                | 8.5               |
| <b>Above 30</b>  | 10               | 9.4               |

**Research Objectives**

**Objective 1:** To examine consumer buying behaviour and preferences towards Instagram stores compared with traditional retail stores.

**Objective 2:** To examine the role of social media influencers in consumers' purchasing decisions and their emerging role as digital intermediaries.

**Research Hypothesis**

**H1:- Instagram usage frequency x purchasing from Instagram stores/pages.**

H01: There is no significant association between Instagram usage frequency and purchasing from Instagram stores/pages.

H11: There is a significant association between Instagram usage frequency and purchasing from Instagram stores/pages.

**H2:- Instagram store purchase experience x Preferred shopping channel**

H02: There is no significant association between consumers' previous purchase from Instagram stores and their preferred shopping channel.

H12: There is a significant association between consumers' previous purchase from Instagram stores and their preferred shopping channel.

**H3:- Perceived Instagram-store risk x Preferred shopping channel**

H03: There is no significant association between consumers' perceived risk of purchasing from Instagram stores relative to traditional retail stores and their preferred shopping channel.

H13: There is a significant association between consumers' perceived risk of purchasing from Instagram stores relative to traditional retail stores and their preferred shopping channel.

#### **H4:- Trust in influencer recommendations x Influencer-related purchase behaviour**

H04: There is no significant association between consumers' trust in Instagram influencer recommendations and their influencer-related purchase behaviour.

H14: There is a significant association between consumers' trust in Instagram influencer recommendations and their influencer-related purchase behaviour.

#### **H5 :- Trust in influencer recommendations x Perception of influencers as intermediaries**

H05: There is no significant association between consumers' trust in influencer recommendations and their perception of influencers as intermediaries between brands and consumers.

H15: There is a significant association between consumers' trust in influencer recommendations and their perception of influencers as intermediaries between brands and consumers.

#### **H6: - level of influencer impact x consumer purchase decisions.**

H06: There is no significant association between the level of influencer impact and consumer purchase decisions.

H16: There is a significant association between the level of influencer impact and consumer purchase decisions.

### **Analysis & Discussion**

#### **Descriptive Findings**

The data indicated that 70 respondents (66.0%) preferred online shopping, while 36 (34.0%) preferred offline shopping. Among respondents who shopped online, 54 preferred apps, 47 preferred apps and websites equally, and 5 preferred websites. Instagram usage was high: 88 respondents (83.0%) used Instagram daily, 6 (5.7%) several times a week, and 12 (11.3%) occasionally.

A total of 61 respondents (57.5%) had previously purchased from an Instagram store or page, while 45 (42.5%) had not. Despite this experience, traditional retail remained the most preferred individual channel: 54 respondents (50.9%) preferred traditional retail, 45 (42.5%) preferred both channels equally, and only 7 (6.6%) preferred Instagram stores alone.

Influencer-related behaviour was also substantial but not dominant. Forty-six respondents (43.4%) had purchased a product after seeing it promoted by an Instagram influencer. Sixty-one respondents (57.5%) stated that they sometimes trusted influencer recommendations, 7 (6.6%) trusted them, and 38 (35.8%) did not trust them.

Perceptions of the intermediary role were comparatively strong: 50 respondents (47.2%) believed influencers acted as middlemen between brands and consumers, 46 (43.4%) were uncertain, and 10 (9.4%) disagreed. This suggested that the intermediary concept had considerable recognition among respondents, although it was not universally established.

### Hypothesis Testing

**H1:- Instagram usage frequency x purchasing from Instagram stores/pages.**

**Table 2**

**Association Between Instagram Usage Frequency and Purchasing from Instagram Stores/Pages**

| Instagram usage frequency          | Purchased a product from an Instagram store/pages |                  | Total            |
|------------------------------------|---------------------------------------------------|------------------|------------------|
|                                    | No                                                | Yes              |                  |
| <b>Daily</b>                       | 36(40.9%)                                         | 52(59.1%)        | <b>88(100%)</b>  |
| <b>Occasionally</b>                | 7(58.3%)                                          | 5(41.7%)         | <b>12(100%)</b>  |
| <b>Several times a week</b>        | 2(33.3%)                                          | 4(66.7%)         | <b>6(100%)</b>   |
| <b>Total</b>                       | <b>45(42.5%)</b>                                  | <b>61(57.5%)</b> | <b>106(100%)</b> |
| <b>Pearson <math>\chi^2</math></b> |                                                   | <b>1.53</b>      |                  |
| <b>P-value</b>                     |                                                   | <b>0.466</b>     |                  |
| <b>Cramer's V</b>                  |                                                   | <b>0.120</b>     |                  |

Pearson's Chi-Square Test indicated no statistically significant association between Instagram usage frequency and purchasing from Instagram stores,  $\chi^2(2) = 1.529$ ,  $p = 0.466$ , Cramer's  $V = 0.120$ . Therefore, H1 was not supported. The daily Instagram users (59.1%) accounted for the largest number of Instagram-store purchasers, but frequency of platform use alone did not distinguish purchasers from non-purchasers. The result suggested that exposure to Instagram was not sufficient, by itself, to explain Instagram-store purchasing. These results can be viewed as evidence of no statistically detectable association in this sample rather than proof that Instagram usage frequency can never influence purchasing. The hypothesis that Instagram usage frequency is associated with purchasing behaviour was not supported.

**H2:- Instagram store purchase experience × Preferred shopping channel****Table 3****Association Between Previous Instagram Purchase and Preferred Shopping Option**

| Preferred Shopping Option | Previous Instagram Purchase |           | Total      |
|---------------------------|-----------------------------|-----------|------------|
|                           | Yes                         | No        |            |
| Instagram Stores          | 6(9.8%)                     | 1(2.2%)   | 7(6.6%)    |
| Traditional retail stores | 24(39.3%)                   | 30(66.7%) | 54(50.9%)  |
| Both equally              | 31(50.8%)                   | 14(31.1%) | 45(42.5%)  |
| Total                     | 45(100%)                    | 61 (100%) | 106 (100%) |
| Pearson $\chi^2$          |                             | 8.437     |            |
| P-value                   |                             | 0.0147    |            |
| Cramer's V                |                             | 0.282     |            |

The results show a statistically significant association between previous Instagram-store purchasing and preferred shopping channel,  $\chi^2(2) = 8.437$ ,  $p = 0.0147$ , and Cramer's  $V = 0.282$ . H2 was therefore supported. Among respondents who had previously purchased from Instagram stores, 50.8% preferred both Instagram stores and traditional retail equally, while 39.3% preferred traditional retail stores, and 9.8% preferred Instagram stores alone. In comparison, respondents with no previous Instagram purchase experience showed a clear preference for traditional retail stores (66.7%), with only 31.1% preferring both options equally. The association between the two variables was small to moderate in strength. Overall, the result suggested that prior experience with Instagram commerce was associated with greater acceptance of a mixed-channel shopping pattern. Importantly, the result did not indicate that experience led consumers to abandon physical retail. Instead, it pointed towards coexistence between digital and traditional channels.

**H3: - Perceived Instagram-store risk × Preferred shopping channel****Table 4****Association Between Perceived Instagram-Store Risk and Preferred Shopping Channel**

| Perceived Risk         | Preferred Shopping Channel |                    |              | Total     |
|------------------------|----------------------------|--------------------|--------------|-----------|
|                        | Instagram Stores           | Traditional Retail | Both Equally |           |
| Strongly Agree + Agree | 6 (7.4%)                   | 46 (56.8%)         | 29 (35.8%)   | 81 (100%) |

|                                         |                  |                   |                   |                   |
|-----------------------------------------|------------------|-------------------|-------------------|-------------------|
| <b>Neutral</b>                          | <b>0 (0.0%)</b>  | <b>7 (31.8%)</b>  | <b>15 (68.2%)</b> | <b>22 (100%)</b>  |
| <b>Strongly Disagree + Disagree</b>     | <b>1 (33.3%)</b> | <b>1 (33.3%)</b>  | <b>1 (33.3%)</b>  | <b>3 (100%)</b>   |
| <b>Total</b>                            | <b>7 (6.6%)</b>  | <b>54 (50.9%)</b> | <b>45 (42.5%)</b> | <b>106 (100%)</b> |
| <b>Pearson <math>\chi^2</math> (df)</b> |                  |                   | <b>11.417 (4)</b> |                   |
| <b>p-value</b>                          |                  |                   | <b>.022</b>       |                   |
| <b>Cramer's V</b>                       |                  |                   | <b>.232</b>       |                   |

The findings indicate a statistically significant association between perceived risk associated with purchasing from Instagram stores and respondents' preferred shopping channel,  $\chi^2(4) = 11.417$ ,  $p = .022$  and Cramer's  $V = 0.232$ . H3 was supported. Among respondents who agreed or strongly agreed that Instagram stores were riskier than traditional retail stores, 56.8% preferred traditional retail stores, while 35.8% expressed an equal preference for both shopping channels. In contrast, respondents who were neutral about the perceived risk predominantly preferred both channels equally (68.2%), with 31.8% preferring traditional retail stores. This finding provided direct support for the continuing relevance of physical retail. Consumers who perceived greater risk in Instagram-based purchasing were more likely to favour traditional retail. Overall, the results suggest that perceptions of risk associated with Instagram stores are significantly related to consumers' preferred shopping channel.

#### **H4:- Trust in influencer recommendations x Influencer-related purchase behaviour**

**Table 5**

#### **Association Between Trust in Instagram Influencer Recommendations and Influencer-Related Purchase Behaviour**

| <b>Trust in Influencer Recommendations</b> | <b>Influencer-Related Purchase Behaviour</b> |                   | <b>Total</b>      |
|--------------------------------------------|----------------------------------------------|-------------------|-------------------|
|                                            | <b>Yes</b>                                   | <b>No</b>         |                   |
| <b>Yes</b>                                 | 6 (85.7%)                                    | 1 (14.3%)         | <b>7(100%)</b>    |
| <b>No</b>                                  | 6 (15.8%)                                    | 32 (84.2%)        | <b>38(100%)</b>   |
| <b>Sometimes</b>                           | 34 (55.7%)                                   | 27 (44.3%)        | <b>61(100%)</b>   |
| <b>Total</b>                               | <b>46 (43.4%)</b>                            | <b>60 (56.6%)</b> | <b>106 (100%)</b> |
| <b>Pearson <math>\chi^2</math> (df)</b>    |                                              | <b>20.676 (2)</b> |                   |
| <b>p-value</b>                             |                                              | <b>&lt; .001</b>  |                   |
| <b>Cramer's V</b>                          |                                              | <b>.442</b>       |                   |

A statistically significant association was observed between trust in influencer recommendations and influencer-related purchasing,  $\chi^2(2) = 20.676$ ,  $p < .001$  and Cramer's  $V = 0.442$ . H4 was supported. Among respondents who trusted influencer recommendations, 85.7% reported having purchased after seeing an influencer promotion. The corresponding proportion was 55.7% among those who sometimes trusted influencers and 15.8% among those who did not trust them.

Respondents who reported no trust in influencer recommendations were predominantly non-purchasers, with 84.2% indicating that they had not made a purchase based on influencer recommendations. Overall, the result was consistent with the literature emphasizing credibility and trust as important components of influencer effectiveness.

#### **H5:- Trust in influencer recommendations x Perception of influencers as intermediaries**

**Table 6**

**Association Between Trust in Influencer Recommendations and Perception of influencers as intermediaries**

| <b>Trust in Influencer Recommendations</b> | <b>Perception of influencers as intermediaries</b> |           |              | <b>Total</b>      |
|--------------------------------------------|----------------------------------------------------|-----------|--------------|-------------------|
|                                            | <b>Yes</b>                                         | <b>No</b> | <b>Maybe</b> |                   |
| <b>Yes</b>                                 | 30 (49.2%)                                         | 3 (4.9%)  | 28 (45.9%)   | <b>61 (100%)</b>  |
| <b>Sometimes</b>                           | 4(57.1%)                                           | 2(28.6%)  | 1(14.29%)    | <b>7 (100%)</b>   |
| <b>No</b>                                  | 16 (42.1%)                                         | 5 (13.2%) | 17 (44.7%)   | <b>38 (100%)</b>  |
| <b>Total</b>                               | 50 (47.2%)                                         | 10 (9.4%) | 46 (43.4%)   | <b>106 (100%)</b> |
| <b>Pearson <math>\chi^2</math> (df)</b>    |                                                    |           | <b>6.472</b> |                   |
| <b>p-value</b>                             |                                                    |           | <b>.167</b>  |                   |
| <b>Cramer's V</b>                          |                                                    |           | <b>.175</b>  |                   |

The findings for H5 show that there is no statistically significant relationship between trust in influencer recommendations and consumers' perception of influencers as intermediaries between brands and consumers  $\chi^2(4) = 6.472$ ,  $p = 0.167$  and Cramer's  $V = 0.175$ . H5 was therefore not supported. This indicates that the extent to which

consumers trust influencers does not necessarily determine whether they consider them to be intermediaries. Although 47.2% of respondents regarded influencers as intermediaries, a substantial 43.4% were unsure about their role. Therefore, the findings do not provide adequate evidence to suggest that trust alone establishes the intermediary role of influencers. Their intermediary function may instead arise from a wider range of activities, including product discovery, promotion, interaction with consumers, and communication between brands and their audiences.

#### H6: Influencer Impact x Purchase Decisions

**Table 7**

**Association Between the perceived Influencer Impact and Consumer Purchase Decisions.**

| level of influence by the influencer    | Consumer Purchase Decisions |                  | Total            |
|-----------------------------------------|-----------------------------|------------------|------------------|
|                                         | No                          | Yes              |                  |
| <b>Do not influence</b>                 | 31(93.9%)                   | 2(6.1%)          | <b>33(100%)</b>  |
| <b>Moderately influence</b>             | 2(7.4%)                     | 25(92.6%)        | <b>27(100%)</b>  |
| <b>Slightly influence</b>               | 26(63.4%)                   | 15(36.6%)        | <b>41(100%)</b>  |
| <b>Strongly influence</b>               | 1(20%)                      | 4(80%)           | <b>5(100%)</b>   |
| <b>Total</b>                            | <b>60(56.6%)</b>            | <b>46(43.4%)</b> | <b>106(100%)</b> |
| <b>Pearson <math>\chi^2</math> (df)</b> |                             | <b>48.8 (3)</b>  |                  |
| <b>p-value</b>                          |                             | <b>&lt;.001</b>  |                  |
| <b>Cramer's V</b>                       |                             | <b>0.679</b>     |                  |

A strong and statistically significant association was found between perceived influencer impact and influencer-related purchase behaviour,  $\chi^2(3) = 48.831$ ,  $p < .001$ , Cramer's  $V = 0.679$ . H6 was supported. Respondents who reported moderate or strong influencer influence were substantially more likely to report influencer-related purchases than respondents who stated that influencers did not influence them. The strength of the association indicated a close relationship between perceived influencer impact and purchase behaviour in the sample. However, the two measures

were conceptually related, so the result should not be interpreted as evidence of an independent causal effect.

### Overall Hypothesis Testing Result

**Table 8**

| Hypothesis | Relationship                                           | $\chi^2$ | p     | Cramer's v | Decision      |
|------------|--------------------------------------------------------|----------|-------|------------|---------------|
| H1         | Instagram usage $\times$ Instagram purchase            | 1.529    | .466  | .120       | Not supported |
| H2         | Previous Instagram purchase $\times$ preferred channel | 8.437    | .015  | .282       | Supported     |
| H3         | Risk $\times$ preferred channel                        | 11.417   | .022* | .232       | Supported*    |
| H4         | Trust $\times$ influencer purchase                     | 20.676   | <.001 | .442       | Supported     |
| H5         | Trust $\times$ intermediary perception                 | 6.472    | .167  | .175       | Not supported |
| H6         | Influencer impact $\times$ influencer purchase         | 48.831   | <.001 | .679       | Supported     |

### Additional Findings

#### Different Risk Factors Related to Online Shopping

**Table 9**

**Responses of respondents regarding different risk factors related to online shopping**

| Responses                      | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--------------------------------|----------------|-------|---------|----------|-------------------|
| Late Delivery & Damage Product | 20             | 50    | 29      | 4        | 3                 |
| Quality Issue                  | 30             | 43    | 24      | 2        | 7                 |
| Return & Refund Policy         | 34             | 45    | 19      | 7        | 1                 |
| Risk Involved                  | 30             | 51    | 19      | 3        | 3                 |
| Risk of Fraud & Security       | 36             | 37    | 26      | 6        | 1                 |

The findings demonstrated that risk perceptions constituted an important barrier to online and Instagram-based shopping. Among the five factors, perceived risk associated specifically with Instagram stores compared with traditional retail received the highest level of agreement (76.4%), followed by concerns regarding return and refund policies (74.5%). Concerns relating to product quality and payment security were also substantial (68.9% each), while late delivery and damaged products were reported by 66.0% of respondents. Overall, these findings suggested that although consumers were increasingly engaging with digital shopping platforms but most respondents perceived various risks and threats associated with online shopping, particularly regarding product quality, Instagram store purchases, refund policies, and delivery-related issues.

### **Overall Discussion**

The findings presented that Instagram had considerable reach within the people and more than half of respondents had already purchased from Instagram stores. However, high Instagram usage did not itself predict Instagram-store purchasing, and only 6.6% of respondents selected Instagram stores as their preferred shopping channel when choosing among Instagram stores, traditional retail, and both equally. Previous experience with Instagram stores was associated with a greater tendency to select both channels equally, suggesting that familiarity with social commerce may encourage consumers to adopt a multi-channel approach rather than replace physical retail. At the same time, perceived risk was associated with stronger preference for traditional retail. Concerns over quality, security, delivery, and returns provided a plausible explanation for this continuing preference.

The influencer findings demonstrated a different pattern. Trust was significantly associated with influencer-related purchasing, and perceived influencer impact was strongly associated with such purchasing. Nevertheless, trust did not determine whether consumers viewed influencers as intermediaries. This distinction was important because it suggested that an influencer's intermediary role could not be reduced to credibility alone. Influencers could act as intermediaries through a wider set of activities connecting brands, products, and consumers.

The additional findings further supported this interpretation. Influencer promotions were associated with interest in trying new brands and with influencer-related purchasing, while expectations of future Instagram-shopping growth were associated with current shopping-channel preference. The evidence therefore pointed towards an evolving retail structure in which social commerce and traditional retail coexist, rather than one in which one channel has already displaced the other.

## Conclusion

The study examined consumer preferences towards Instagram stores and traditional retail and investigated whether social media influencers were emerging as digital intermediaries between brands and consumers. The findings demonstrated that influencers had become meaningful participants in the consumer decision-making process, particularly through recommendations, product discovery, engagement, and the ability to shape purchase-related responses.

The evidence did not, however, support the conclusion that Instagram shopping had replaced traditional retail. Previous Instagram-store purchasing was associated with greater preference for using both Instagram and traditional retail, while traditional retail remained the most preferred individual option. Consumers who perceived Instagram stores as riskier were also more likely to prefer traditional retail. Product quality, payment security, seller reliability, delivery, and return or refund arrangements continued to represent important barriers to complete migration towards Instagram-based shopping.

The findings concerning influencers were similarly nuanced. Trust in influencer recommendations was associated with influencer-related purchasing, and perceived influencer impact showed a strong association with purchase behaviour. However, trust was not significantly associated with the perception of influencers as intermediaries. This indicated that the intermediary role of influencers extended beyond trust and could involve a broader combination of product discovery, recommendation, communication, promotion, and engagement.

Overall, the findings suggested that influencers were emerging as digital intermediaries, but their role was currently complementary rather than substitutive. Traditional retail continued to provide forms of assurance and direct product interaction that consumers valued, while influencers provided social, informational, and relational functions that were increasingly integrated into digital shopping. The future development of social commerce would therefore depend not only on influencer effectiveness but also on improvements in product authenticity, payment security, delivery reliability, and return and refund mechanisms.

## Limitation of the Study

The study had several limitations. First, the sample consisted of 106 respondents selected through convenience sampling from Shimla district of Himachal Pradesh. The findings should therefore not be generalised to wider populations without further research using larger and more representative samples. Second, the cross-sectional design captured responses at one point in time and did not permit causal conclusions.

Third, the study relied on self-reported responses, which could be affected by recall and individual perception. Fourth, some contingency tables contained small expected frequencies, which limited the robustness of Pearson's Chi-Square approximation for those relationships. Finally, the study focused on selected categorical variables and did not include all possible factors that could influence consumers' choice between Instagram-based and traditional retail.

### **Suggestions**

Future studies could use larger and more representative samples across several districts or states and could compare different age groups more evenly. Researchers could also distinguish between micro-influencers, macro-influencers, and celebrities to determine whether perceived intermediary functions vary by influencer category. Longitudinal research could examine whether repeated exposure to social commerce changes consumers' reliance on traditional retail over time. Further research could also examine the actual functions performed by influencers, including product discovery, product evaluation, communication, customer support, and post-purchase engagement, to develop a more precise conceptualisation of the digital intermediary role.

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