

The Influence of Instagram, Brand Image, and Price on Online Purchase Decisions

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ABSTRACT

This paper aimed to examine the impact of social media Instagram, brand image, and price on online purchasing decisions on SME customers. The sample size in this study was 100 respondents from Atthahirah Clothing's customers. Structural Equational Modeling (SEM) with SmartPLS 3.0 program was used as the analysis technique. The results show that the use of Instagram has no significant effect on online purchasing decision, also consumers do not consider brand image when they make online purchasing decisions. Meanwhile, price positively affects online purchasing decisions. In conclusion, the biggest motivation for Atthahirah consumers in making online purchasing decisions is price. Therefore, pricing is important in determining online purchasing decisions for hijab fashion SMEs consumers.

Keywords: Brand Image, Hijab Fashion, Online Purchasing Decisions, Price, Social Media Instagram

INTRODUCTION

Data states that in 2019 the total population of Indonesia reached 268.2 million people, of which more than 80% of them are Muslims (Central Bureau of Statistics). This certainly opens up huge opportunities for business people in Indonesia to make the Muslim community as their target market. This is evident from Creative Economy Agency data, which states that the creative fashion industry, especially hijab, occupies the second position as an industry that contributes to national income. This shows the great enthusiasm of the Indonesian people for the hijab fashion industry. The city of Bandung, which is known as the fashion city in Indonesia, has produced many MSME actors. In 2017 at the Bandung City Cooperatives and MSMEs Office, there were 5762 MSME business units, and 724 business units were in the fashion sector. According to the Coordinator for Economic Affairs, in 2018, MSMEs accounted for a 60.34% growth of GDP. Meanwhile, small businesses accounted for 93.4%, medium enterprises 5.4%, and large businesses only accounted for 1%. This proves that small businesses need to get more attention considering their large contribution to state revenue.

The Indonesian fashion industry occupies the second position as the creative industry sub-sector which also contributes to increasing the growth of the creative economy. According to the statement of the Minister of Industry Airlangga Hartarto in 2018, the five manufacturing industry sectors that contribute to economic growth in the country are the beverage and food, clothing and textile, automotive, electronics and chemical industries (Kementerian Perindustrian Republik Indonesia, 2019). Based on the statement, the textile and clothing industry occupies the second position. This shows that the industry is highly developed and profitable for the national economy from year to year.

Before the widespread use of the internet, people used to shop offline by coming directly to the store to be able to hold the product they were going to buy and make a price offer before finally purchasing the product (Rachmawati, Juminawati, Akbar, Bahri, & Cakranegara, 2018). However, as time goes by and with the widespread use of the internet, shopping styles also change. In line with globalization that is currently happening in every sector of life, the needs and desires of consumers for a product or service are never fixed, always changing and developing. This causes changes in the wants and needs of consumers in their purchasing decisions. To survive in the competition, a business must be able to position its product or service correctly continuously. When consumers want to buy something, the first thing they experience is a sense of awareness of the problem (problem recognition). After that, consumers will start trying to find information related to the product or service they want. Consumers will search for information related to matters relating to the product or service they want. In this case, the role of social media becomes important. Social media is a place for consumers to find information related to the product they will buy. From social media, consumers can find out the image of the product they are going to buy (Bahri, Baswarani, & Santika, 2022). In addition, the price of a product also affects the image of the product. A high price indicates a product of good quality. Meanwhile, a low price indicates a product of poor quality (Savitri & Wardana, 2018).

Atthahirah Clothing is a hijab fashion SME in Bandung city, founded in 2015. In the early days of its establishment, Atthahirah only made a small number of sales because it did not use social media in its marketing. However, as consumers'

interest in the internet increased, Atthahirah Clothing began using social media Instagram as its marketing. As stated by Arianty and Siregar (2021), social media is a place to deliver the whole information about the product and to connect customers widely, including marketing activity and building the brand. Since then, Atthahirah Clothing's products have become widely known by the public. Sales increase along with increasing followers on their Instagram accounts. In addition, the appearance on Atthahirah Clothing's Instagram has also been rearranged to be neat and in accordance with the theme that will be lifted. With the appearance on the Instagram feed, it is hoped that a good image can be attached to Atthahirah Clothing products. In addition, the Atthahirah Clothing Instagram page also includes information related to the type of product, materials used, information on open order dates and also information related to product prices. Today the phenomenon that occurs is that Indonesian people have used the internet, especially social media, as a medium for information seekers. Social media, which used only to function as a forum for building networks has now turned into a media for finding information and even a marketplace for products or services (Lempert, 2006). The majority of internet users are between the ages of 15 and 35. The millennial generation refers to people in their 20s and 30s. This age is known as the millennial generation. This generation is happy to compare the prices from one to another. A study by Svatosová (2013) stated that price is the highest motivation when someone makes an online purchase decision. In addition, when shopping online, the brand image attached to a product or service is believed to increase online purchasing decisions for a product or service (Mahmud & García-Medina, 2018). This study examines the effect of using social media, Instagram, brand image, and price on online purchasing decisions for Atthahirah Clothing customers.

LITERATURE REVIEW

In this research, there are four variables, namely social media Instagram, brand image, and price as independent variables. Meanwhile, the dependent variable in this research is online purchase decisions. This chapter elaborates on how those variables influence customers' online purchase decisions.

Social Media Instagram

Social media refers to a site where people may exchange their opinions and information, develop relationships, and foster conversation on internet technologies. Text, photos, audio, and video are all used in various social media (Douglas, 2013). Platforms that interact and participate in the content are also known as social media (Cohen & Cohen, 2012). In this study, Instagram social media was measured by four indicators: content, context, connectivity, and continuity (Solis & Webber, 2012).

Brand Image

According to Sitinjak and Tumpal (2005), a brand image is a holistic form that encompasses all of the brand's relevant brand connotations. A company's marketing strategy must have a strong brand image. Depending on how customers perceive it, it can be based on reality or fiction. Moreover, measuring brand image can be associated with dimensions of service quality. The total number of brand associations that exist in memory, which also affects perceptions about the brand, is called brand image (Kotler & Keller, 2009). According to Hamel and Prahalad (1993), there are several brand attributes that have an impact on purchasing a product, namely recognition, reputation, affinity, and domain. Recognition is also

called brand recall, namely the level of brand awareness by the public. Reputation is a person's belief in the attitude of a product towards a particular brand. Affinity is the extent to which the brand becomes a complementary part of the consumer. Refers to the emotional strength that connects consumers with brands. Domain, namely the breadth and width of the potential of a brand in producing a product that can be trusted and is still related to the scope of the brand. In this study, brand image was measured by three indicators: the strength of brand association, favorability of brand association, and uniqueness of brand association.

Price

According to Lubis (2018), the price of a product or service is the amount of money that consumers pay in exchange for the benefits that the product or service provides. Kensei and Todd (2003) noted that pricing is a collection of costs that influence customer's purchasing decisions. It can be seen from the definition that price has an important role in purchasing decisions by consumers. Alfred (2013) stated that price is a sum of money from exchanging a value/benefit of a product/service. Price can be said to be a cost that can be exchanged for the benefits of a product. In this study, the price is measured by two indicators: the price received and the reference price (Kanuk, 2004). Perceived price is how customers assess the price received, whether the price received is high, the price received is low or is appropriate. Reference price is the basis for comparing prices from consumer references.

Online Purchase Decision

Online purchasing decisions are defined as the process consumers go through in evaluating alternative options before buying a product/service. These choices are related to personal character, service, website quality, attitude at the time of purchase, and the decision to make an online purchase (Andrade, 2000). This study measures online purchasing decisions using six indicators, namely product choice, brand choice, dealer choice, purchase amount, purchase time, and payment method (Kotler & Keller, 2009). Product choice is related to the fact that there are many product choices on the market, and consumers can make a decision to buy a product or not to buy the product. Marketers must be able to focus on their target market. Brand choice is more related to consumers than making a decision to choose a particular brand over other brands. In this case, marketers must be able to know the motivation of consumers in choosing a particular product.

Dealer Choice related to consumers can choose the supplier of goods or services. Factors that influence it can be in the form of location, shipping costs, availability of goods, and so on. The time of purchase related to the time of purchase made by consumers can vary depending on the preferences of the consumers themselves. The number of purchases related to each consumer can make purchases with different amounts. In this case, the company needs to prepare the number of products desired by consumers. Payment methods related to consumers can make purchasing decisions with the desired payment method in purchasing products or services. Based on the dimensions and indicators of purchasing decisions above, it can be concluded that in measuring purchasing decisions, consumers always consider the choice of products, brands, dealers, time of purchase, and the number of purchases according to consumer needs for an item.

Based on these backgrounds, the hypotheses in this study are:

H1: There is an effect of using Instagram social media on brand image

H2: There is an effect of price on brand image

H3: There is an influence on the use of social media Instagram on online purchasing decisions

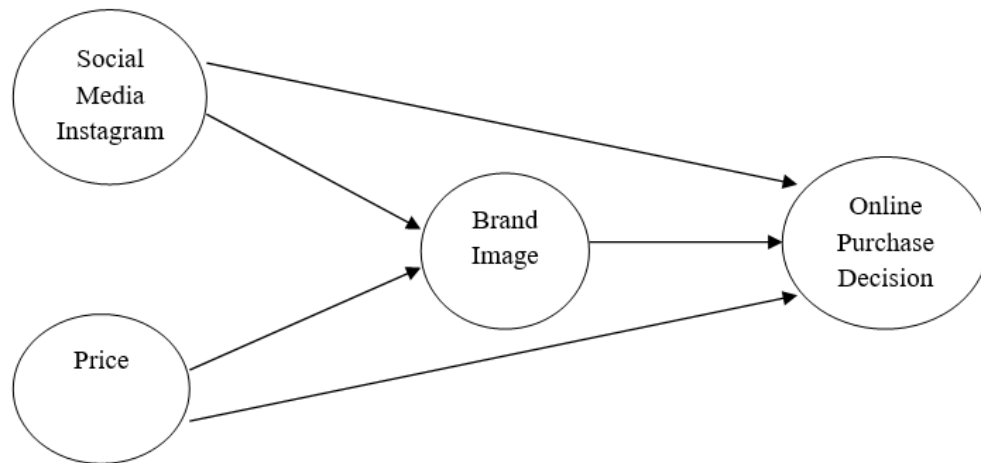
H4: There is an influence of price on online purchasing decisions

H5: There is an influence of brand image on online purchasing decisions

H6: There is an effect of using Instagram social media through the brand image on online purchasing decisions

H7: There is an influence of price through the brand image on online purchasing decisions.

Figure 1. Research Model



RESEARCH METHOD

This research is quantitative research with a survey method. This research is descriptive and verification research. The research subjects were 100 respondents of Atthahirah Clothing customers who had purchased Atthahirah products online on Instagram. Primary data, such as interviews and questionnaires, and secondary data, such as scientific papers and literature reviews, were used to compile the data. SEM-PLS with SMART PLS 3.0 was the data analysis technique used in this research. This study used non-probability sampling with a purposive sampling method to determine the sample size.

RESULTS

Descriptive Analysis

This study uses descriptive analysis to reflect the character of the respondents and research variables. The grouping of criteria is based on the score of respondents' responses through the range of maximum and minimum scores by dividing the number of desired categories. Respondents' responses to each statement item were grouped into five criteria, namely very good, good, quite good, not good, and very bad.

Table 1. Respondent's Response Regarding Social Media Instagram Atthahirah

Indicator	Code	Rating Size	Score Percentage	Category
Content	X1.1	The level of clarity (not blur) of the image on the photo	81.70%	Clear
	X1.2	Interesting level of language use in captions	78.14%	The language used is interesting
	X1.3	Simple but attractive design level on photos	81%	Attractive Design
Context	X1.4	Level of interest in sales promotion	69.22%	Interested
	X1.5	The length of the message conveyed	72.25%	Moderate
	X1.6	The amount of comprehensibility of the language	79.56%	Easy to understand
Connectivity	X1.7	Interest level to comment on photos	58.36%	Interested
	X1.8	The level of probability to give likes to photos	74.99%	Interested
	X1.9	Desire rate to save uploaded photos	55.65%	Want to save
Continuity	X1.10	The level of consistency in posting products	60.52%	Quite consistent
	X1.11	Level of consistency in answering questions	68.22%	Consistent
	X1.12	The level of consistency in conveying informative messages	70.89%	Consistent

Judging from the respondents' responses to Atthahirah Clothing's Instagram content, it can be seen that the quality of the photos uploaded by Atthahirah has so far been considered clear and good. Photos that are clear and not blurry will help consumers understand the intent of the information conveyed through these uploads. Besides that, clear photos can also help consumers see details of a product, such as stitches and also the color of the product. The results of processing the questionnaire data also show that the language used by Atthahirah in the photo captions on her Instagram social media is considered good and interesting. Communicative and not too-formal language is used to build familiarity with consumers on social media. Another thing that can also be seen from the respondents' responses about Atthahirah's Instagram social media content is the photo design which is considered quite simple but interesting. A simple photo design is used to make it easier for consumers to understand the contents of the message. A design that is too full and crowded is considered to hinder the delivery of the message contained in the image or photo. Judging from the results of the respondents' responses regarding Atthahirah's Instagram social media context, it can be seen that the sales promotions that have been carried out so far have been

of interest to the respondents. Before launching the product, Atthahirah always does a giveaway as a promotional effort before the product goes on the market. In addition, Atthahirah provides special promos for customers who shop for more than 10 sets. Based on the respondents' responses, it can also be seen that the messages conveyed through Instagram social media are good. The message conveyed in the photo or caption is not too long so that it is easily understood by consumers. Messages that are written too long will disguise the real essence of the message you want to convey. In addition, it is also seen that the language used in conveying the message is considered good and easily understood by readers. Judging from the results of respondents' responses regarding connectivity on Atthahirah's Instagram social media, it can be seen that the photos uploaded by Atthahirah on her Instagram account make consumers interested in providing comments. In some of Atthahirah's photo posts, he uses language that provokes interaction with followers, such as captions in the form of questions or polls. This is considered capable of increasing the connectivity of the account to its followers on Instagram. Based on the results of processing the questionnaire data, it was also seen that consumers were interested in liking and saving the photos uploaded by Atthahirah. This shows that Atthahirah followers like the photos uploaded on Atthahirah Clothing's Instagram account.

Table 2. Respondent's Response Regarding Atthahirah Brand Image

Indicator	Code	Rating Size	Score Percentage	Category
Strength of Brand Association	X2.1	The level of conformity of the brand image that is built (simple and shari'a) with consumer responses	86.86%	Very Suitable
	X2.2	Product quality consistency level	85.74%	Very Consistent
	X2.3	Level of understanding of product information	78.49%	Understand
Favorability of Brand Association	X2.4	The level of desire to own the product	84.27%	Very want
	X2.5	Level of understanding of the product being sold	75.34%	Understand
	X2.6	Interest in opening an Instagram account of Atthahirah	77.79%	Interested
Uniqueness of Brand Association	X2.7	Difference between Atthahirah products and other products	64.32%	Quite Different
	X2.8	Similarity between Attahirah's products and competitor's	39.18%	Not Similar
	X2.9	The level of uniqueness of Atthahirah's products with other products	63.04%	Quite Unique

Judging from the responses of respondents regarding the strength of brand associations owned by Atthahirah, it can be seen that consumers feel that the brand image attached to Atthahirah is in accordance with the brand image built, namely simple and syari. Consumers feel that the brand image built is in accordance with Atthahirah's tagline, namely simple, beauty, and syari. In addition, respondents also felt that the products produced by Atthahirah were very consistent in maintaining their quality. In addition, consumers have also understood the information that Atthahirah is trying to convey to consumers and followers. These things show that Atthahirah's strength of brand associations is very good in the eyes of consumers. Judging from the respondents' responses regarding the favorability of brand associations owned by Atthahirah, it can be seen that the level of consumer desire to own Atthahirah products is very high. In addition, consumers' understanding of the products they will buy is also good. From the results of the respondents' responses, it can be seen that consumers are also interested in viewing or opening Atthahirah's Instagram account. This is usually done so that consumers can find out if there is the latest update about products or other information on Atthahirah's Instagram account. Based on the results of the respondents' responses in the table, it can be said that the favorability of brand associations for Atthahirah is good. Judging from the respondents' responses regarding the uniqueness of brand associations owned by Atthahirah, it appears that consumers feel that the products produced by Atthahirah still have many similarities with similar products sold in the market. So the level of uniqueness of Atthahirah's products is considered not too good. In this case, Atthahirah's party needs to develop the products they produce so that they are unique compared to their competitors. The uniqueness of a product can be a competitive advantage for the brand. Therefore, Atthahirah needs to create a difference and uniqueness in his product compared to competitors' products in the market.

Table 3. Respondents' Response Regarding Price of Atthahirah's Product

Indicator	Code	Rating Size	Score Percentage	Category
Reference Price	X3.1	Price level in accordance with product quality	74.99%	Suitable
	X3.2	The benefits that consumers receive in relation to the current pricing	77.08%	Suitable
	X3.3	Price level according to product quantity	70.56%	Suitable
Accepted Price	X3.4	Lower price level than competitors	52.12%	Quite Low
	X3.5	Affordable price level	67.24%	Quite Affordable
	X3.6	Varied product price levels	66.91%	Quite Varied

Judging from the respondents' responses regarding the reference price of Atthahirah products, it can be seen that respondents considered that the price of Atthahirah products was in accordance with the quality provided. Atthahirah's product prices are considered quite affordable, but the quality provided is

considered good. Apart from that, from the results of respondents' responses regarding the reference price, it is also seen that respondents consider the price of Atthahirah products to be in accordance with the product benefits they get. The price of Atthahirah's products is also considered to be in accordance with the number of products that consumers get. From the results of the respondent's responses, it can be said that the respondent's assessment of the reference price of the Atthahirah product is good. Judging from the respondents' responses regarding the prices received from Atthahirah products, it can be seen that respondents considered that the prices for Atthahirah products were quite low compared to competitors. Atthahirah's product prices are considered quite affordable and quite varied. From the results of the respondents' responses, it can be said that the respondents' assessment of the prices received from Atthahirah products is quite good.

Table 4. Respondent's Response Regarding Online Purchase Decision

Indicator	Code	Rating Size	Score Percentage	Category
Product Choice	Y1	The extent to which purchase decisions are influenced by the hijab mode	64.96%	Quite Good
	Y2	Purchase decision level based on product color	73.96%	Good
	Y3	The percentage of people that make purchases based on what they see other people do	43.29%	Quite Low
Brand Choice	Y4	The percentage of people that make purchases is based on what they see other people do.	74.64%	Good
	Y5	Purchase decision level based on price	84.32%	Very Good
	Y6	The level of purchasing decisions based on habits	48.16%	Quite Low
Dealer Choice	Y7	The extent to which purchase decisions are influenced by where you live	72.59%	Good
	Y8	Purchase decision rate based on postage	65.28%	Quite Good
	Y9	Purchase decision level based on product availability	66.58%	Quite Good
Purchase Time	Y10	The proportion of purchase decisions made depends on the	52.70%	Quite Good

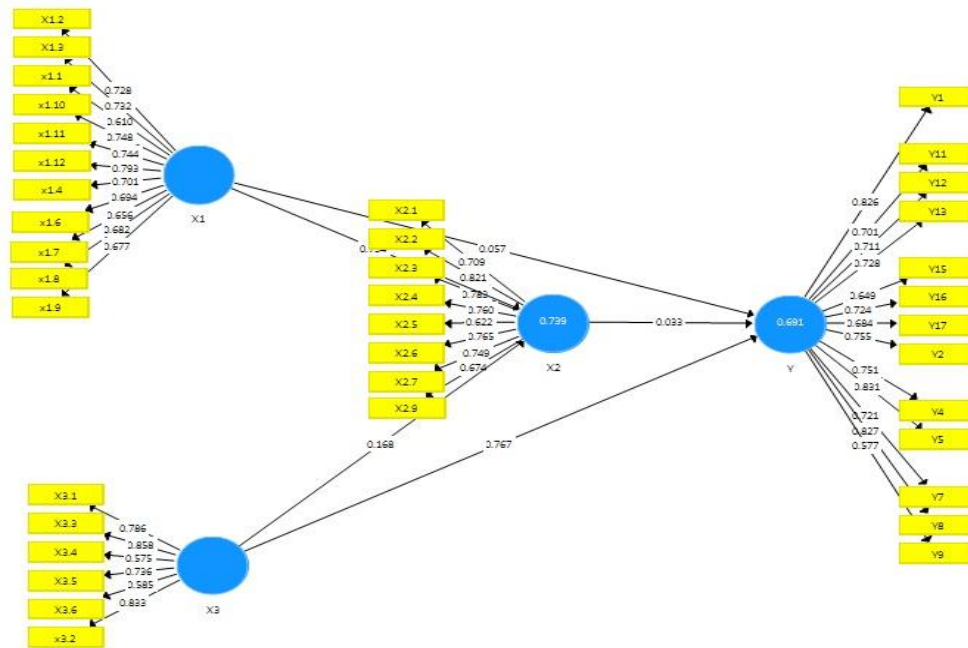
		urgency with which a product is required		
	Y11	Purchase decision rate based on promotion time	67.89%	Quite Good
	Y12	The level of purchasing decisions based on a certain period (payroll)	66.91%	Quite Good
Purchase Amount	Y13	Purchase decision level based on product quantity	69.22%	Good
	Y14	The percentage of purchases made depending on product bonuses	43.82%	Quite Low
	Y15	The extent to which purchase decisions are made based on product availability.	66.91%	Quite Good
Payment Method	Y16	The percentage of purchases made based on payment method convenience	67.56%	Quite Good
	Y17	Purchase decision rate based on payment term	72.59%	Good

Judging from the results of respondents' responses regarding online purchasing decisions based on product choices, it appears that quite a number of consumers make purchasing decisions for Atthahirah products based on the model of the product. In addition, consumers also make purchasing decisions based on the color nuances in the product. It can also be seen from the respondents' responses that not so many consumers make purchasing decisions based on the desire to buy when they see the person they like using the product. So it can be concluded that based on product choices, consumers tend to make purchasing decisions based on product color and hijab model or style. Judging from the results of respondents' responses regarding online purchasing decisions based on brand choice, it appears that many consumers make Atthahirah purchasing decisions based on the brand image attached to Atthahirah. Based on the results of the interviews, it was found that the majority of consumers thought that Atthahirah was a newcomer hijab brand that offered quality products at affordable prices. In addition, Atthahirah is also known for always producing dresses and syari khimar with soft colors and simple models. In addition, the biggest reason consumers make purchasing decisions based on brand choice is affordable prices. It was also seen from the respondents' responses that very few consumers made purchasing decisions based on shopping habits at Atthahirah. This is consistent with the emergence of Atthahirah, which can be said to be new to this industry, so a few consumers are familiar with the Atthahirah brand itself.

Verification Analysis

Data analysis in this study used a Structural Equation Modeling (SEM) analysis tool using the partial least square (PLS) program with the SmartPLS 3.0 application.

Figure 2. Loading Factor



Source: Primary Data Processing Result

In the Instagram social media variable, the highest loading factor value is found in the X1.12 indicator, namely the delivery of informative messages of 0.793. This means that the X1.12 indicator forms a larger Instagram social media variable than other indicators. The reason could be that consumers are more interested in messages that contain information when they see a photo posted on an Instagram account. In the brand image variable, the X2.2 indicator, a quality product, has a higher loading factor value than other indicators of 0.821. This shows that product quality is the dominant factor in determining the brand image of a product. In the price variable, the X3.3 indicator, which is the product's price according to the quantity, has a higher loading factor value than the other indicators, which is 0.858. This shows that Atthahirah consumers feel that the price they receive is in accordance with the number of products they get. Furthermore, on the purchasing decision variable, the Y5 indicator, which is an affordable price, has a greater loading factor value than the other indicators of 0.831. This shows that affordable product prices are the main reason consumers buy a product online.

Hypothesis testing results are shown in the following path coefficients table:

Table 5. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X1 → X2	.734	.737	.065	11.283	.000
X1 → Y	.057	.061	.120	.471	.638
X2 → Y	.033	.032	.103	.319	.750
X3 → X2	.168	.168	.069	2.425	.016
X3 → Y	.767	.769	.074	10.385	.000

Source: Primary Data Processing Result

Table 6. Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X1 → X2 → Y	.024	.027	.081	.297	.767
X3 → X2 → Y	.006	.008	.023	.243	.808

Source: Primary Data Processing Result

DISCUSSION

This paper aimed to examine the impact of social media Instagram, brand image, and price on online purchasing decisions for SME customers. The results show that the use of social media, Instagram has a significant effect on brand image. Thus, H_0 is rejected, and H_a is accepted. This is in line with the results of (Mahmud & García-Medina, 2018), which stated that attractive social media would increase the brand image of the product so that consumers tend to be more confident to make purchases online.

In the second hypothesis, the researcher wants to know the effect of price on brand image. The path coefficients table shows a t-statistical value of 2.425, which means it is greater than the t-table, 1.96. This shows that price has a significant effect on brand image. Thus, H_0 is rejected, and H_a is accepted. This is in line with previous research, which says that price has a significant effect on brand image. The higher the price, the higher the brand image. A good brand image will increase online purchasing decisions (Leksono & Herwin, 2017).

In the third hypothesis, the researcher wants to know the effect of social media Instagram on purchasing decisions. The path coefficients table shows a t-statistical value of 0.471, which means it is smaller than the t-table, which is 1.96. This shows that using social media Instagram on online purchasing decisions is not significant. Thus, H_0 is accepted, and H_a is rejected. In this study, the research respondents are millennials who are very sensitive to price. Therefore, the biggest factor in determining purchasing decisions is not social media Instagram, but the price of the product.

In the fourth hypothesis, the researcher wants to know the effect of price on online purchasing decisions. The path coefficients table shows a t-statistical value of 10.385, which means it is greater than the t-table, 1.96. This shows that the effect of price on online purchasing decisions is significant. Thus, H_0 is rejected, and H_a is accepted. The higher the price, the higher the brand image. A good brand image will improve online purchasing decisions,

In the fifth hypothesis, the researcher wants to know the effect of brand image on online purchasing decisions. The path coefficients table shows a t-statistical value of 0.319, which means it is smaller than the t-table, 1.96. This shows that the influence of brand image on online purchasing decisions is not significant. Thus, H_0 is accepted, and H_a is rejected. In this study, the research respondents are millennials who are very sensitive to price. Therefore, the biggest factor in

determining purchasing decisions is not the brand image but the price of the product.

In the sixth hypothesis, the researcher wants to know the effect of social media Instagram through the brand image on online purchasing decisions. The path coefficients table shows a t-statistical value of 0.297, which means it is smaller than the t-table, which is 1.96. This shows that the effect of using Instagram social media through the brand image on online purchasing decisions is not significant. Thus, H_0 is accepted, and H_a is rejected.

In the seventh hypothesis, the researcher wants to know the effect of the price through the brand image on online purchasing decisions. The path coefficients table shows a t-statistical value of 0.243, which means it is smaller than the t-table, which is 1.96. This shows that the price through the brand image on online purchasing decisions is not significant. Thus, H_0 is accepted, and H_a is rejected.

CONCLUSION

Based on the results of research and discussions that have been carried out regarding the effect of using Instagram, brand image, and price on online purchasing decisions for Atthahirah Clothing customers, the following conclusions are suggested. The use of Instagram has an extensive and significant influence on brand image. Good use of Instagram will increase the brand image of a product. It can be said that the use of social media Instagram, positively impacts the brand image. There is a small but significant effect of the price variable on brand image. Good pricing will affect the brand image of a product. It can be said that price has a positive impact on brand image. There is a very small but insignificant effect of the use of social media Instagram on online purchasing decisions. Therefore, it can be said that the use of Instagram social media has no impact on online purchasing decisions. There is a large and significant influence of the price variable on online purchasing decisions. Good pricing will improve online purchasing decisions. It can be said that price has a positive impact on online purchasing decisions.

Brand image has a small and insignificant effect on online purchasing decisions. It can be said that brand image is not a consideration for consumers when they make online purchasing decisions. There is a very small and insignificant effect of using Instagram social media on the brand image on online purchasing decisions. It can be said that price positively impacts online purchasing decisions.

There is a very small and insignificant effect of the price through the brand image on online purchasing decisions. It can be said that price has an impact on online purchasing decisions directly, but the price has no impact on online purchasing decisions through brand image.

Research on Instagram social media on MSMEs is still rarely done. Future researchers can develop this variable more broadly and in detail, considering that Instagram social media has become a medium for conveying information that is of interest to consumers, especially the millennial generation. In this study, price is the variable that has the greatest impact on online purchasing decisions. So hijab fashion SMEs need to pay attention to the price factor so that online purchasing decisions are increasing. In this study, it was found that brand image in MSME businesses that had just emerged and were not well known by the public had a

small and insignificant influence on online purchasing decisions. In micro, small and medium businesses that are just being recognized by the public, brand image is not the first motivation that influences online purchasing decisions for consumers. The biggest factor consumers make online purchasing decisions is price. Prices that are considered cheaper than competitors are the main motivation for consumers in making online purchasing decisions.

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DECLARATION OF CONFLICTING INTERESTS

The author has no potential conflict of interest.

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