

The Influence Of Fanpages Following Instagram On Intention To Transact With Sense Of Brand Community And Brand Love Mediators In Digital Financial Companies

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Dewi Fortuna Alfiani, Jul Aidil Fadli

Universitas Esa Unggul

Email: dewifortunaalfiani@gmail.com

Submitted:
NOVEMBER 2023

Accepted:
DECEMBER 2023

ABSTRACT

Social media has given consumers the opportunity to speak up for the products or services they sell and consume. In recent years, the social networking site Instagram is one of the most popular social networking sites for consumers. One of the most widely used platforms by companies for Instagram marketing is "Fan page following". This study aims to determine the effect of fan pages following Instagram on transaction intentions with the mediation of sense of brand community and brand love in digital financial companies. The sampling method used purposive sampling with a sample size of 80 respondents. The number of statements given to respondents was 16 statement items. The data were analyzed using the Partial Least Square-Structural Equation Model (PLS-SEM). The results of this study indicate a significant effect of fan pages following on the sense of brand community, a significant effect on fan pages following on brand love, an insignificant effect on the sense of brand community with transaction intention, a significant effect on, a significant effect of brand love on transaction intention, a significant effect on fan pages following on transaction intention, an insignificant mediating effect on the sense of brand community with fan pages following and transaction intention and a significant mediating effect on brand love with fan pages following and transaction intention.

Keywords: Fanpage Following, Sense of Brand Community, Brand Love, Transaction Intention

INTRODUCTION

Social media has given consumers the opportunity to have a say in the products or services they sell and consume (Dolan *et al.*, 2019). In recent years, the social networking site Instagram is one of the most popular social networking sites for consumers (Casaló *et al.*, 2020). With the increasing popularity of Instagram among consumers, many companies are taking the opportunity to invest a portion of their marketing budget in the social network (Khasanah *et al.*, 2021; Mariam & Ramli, 2022; Ramli, 2019; Steven *et al.*, 2023). One of the platforms most widely used by companies for Instagram marketing is "Fan page following". This site is a revenue account created and managed by the company in order to be connected to the product or service (Ghazmahadi *et al.*, 2020; Mariam & Ramli, 2022; Pinto *et al.*, 2019; Ramli, 2019). Consumers usually register by visiting sites for various purposes, for example: social pressure, entertainment, information seeking and motivation (Febriani *et al.*, 2023; Machado *et al.*, 2020; Mariam & Ramli, 2019; Utama *et al.*, 2020). Intent is often used to predict current sales of products and services. Additionally, measuring purchase intent is very common in modern marketing (Mariam *et al.*, 2021; Ramli, 2020b; Steven *et al.*, 2023; Supiati *et al.*, 2021). Marketing research companies often use purchase intent to predict the sales potential of new products (Dewi & Ramli, 2023; Novarian & Ramli, 2020; Sukarno *et al.*, 2020). Purchasing is recognized

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 11 No. 3, 2023
pp. 1363-1376
IBI Kesatuan
ISSN 2337 - 7860
E-ISSN 2721 - 169X
DOI: 10.37641/jimkes.v11i3.2308

as part of consumer behavior (Chandra *et al.*, 2019; Imran *et al.*, 2020; Mariam *et al.*, 2020). Therefore, companies must find out what makes consumers want a product or service (Harahap & Ramli, 2023; Meidiyanty *et al.*, 2023; Yunus *et al.*, 2023).

Rizky & Yasin (2014) said the interest generated in buyers is often at odds with their financial situation. Consumer buying interest is a hidden desire in the consumer's mind (Mariam *et al.*, 2022; Rumaidlany *et al.*, 2022; Salma & Ramli, 2023). Consumer buying interest always depends on each individual, so no one can know what consumers want and expect (Bachtiar *et al.*, 2023; Ramli & Novariani, 2020; A. O. Rizky *et al.*, 2023). Consumers who already have a positive attitude towards a product or service are more likely to buy and pay for that product or service (Mariam & Ramli, 2023; Mulyadi *et al.*, 2020; Sukarno *et al.*, 2020). From this definition it can be concluded that purchasing interest is the consumer's ability to buy and pay for something by seeking information from various sources (Diatmono *et al.*, 2020; Rinaldi & Ramli, 2023). Consumers are interested in products or services, but are not sure that consumers will buy and pay for the product or service (Nulufi & Murwartiningsih, 2015).

Research on multinational companies with a strong presence and following on Facebook fan pages confirms the relationship between fan page following and purchase intent (Mahrous & Abdelmaaboud 2017; Kudeshia *et al.* 2016 & Hsu, 2017). They found an influential relationship between fan page "likes" and purchase intent (Kudeshia *et al.*, 2016). Considering the value of fans to companies, companies are now trying to increase the depth and loyalty of fan engagement, which influences the purchase intention of a fan's friends (Barnes, 2014; Khasanah *et al.*, 2021; Pereira *et al.*, 2014; Sylvyani & Ramli, 2023). Increased fans through social networks and fan memberships influence purchase intentions and changing customer behavior towards the brand (Jang *et al.*, 2015; Mariam & Ramli, 2019; Ramli, 2020a).

Although articles on engagement in communities do not acknowledge any influence on purchase intentions, the broader literature on virtual communities has acknowledged the importance of this relationship (Priarso *et al.*, 2018; Ramli & Mariam, 2020; Takaya *et al.*, 2020). In their study of social media, Asshidin *et al.* (2016) found that brand engagement and brand community predicted brand equity and purchase intention. Lyu & Kim (2020) also researched e-commerce on social media. They show that perceived interaction and perceived community (engagement and story sharing) are related to brand associations and brand commitment, which influence brand attitudes and purchase intentions. In study Prentice *et al.* (2019) shows that identification with virtual communities is related to attitudes and behavior towards groups that predict purchase intentions. Rodrigues & Rodrigues (2019) shows that brand love has a positive effect on transaction intentions. In studies Kudeshia *et al.* (2016) researching the influence of brand love on transaction intentions. This research looks at social media (Facebook) as a marketing tool to find out whether there is an influential relationship between brands being liked on Facebook fan pages. The results of this research show that brand love has a positive effect on transaction interest.

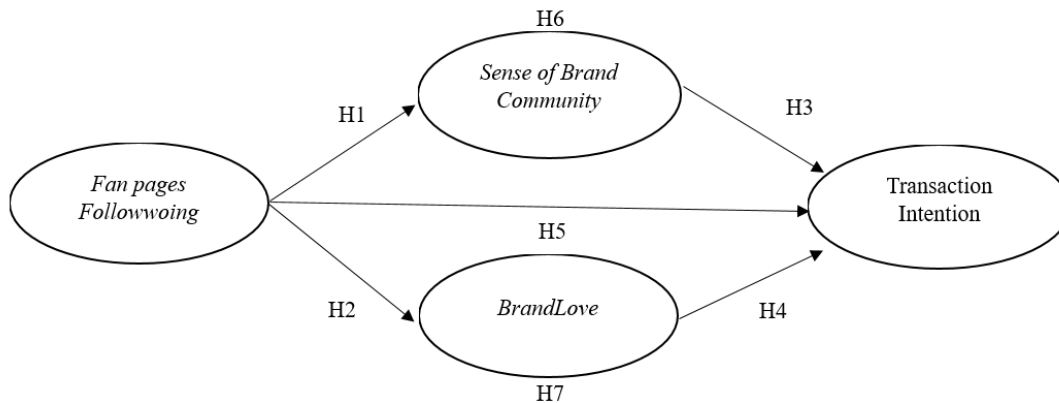
In June 2023, data was obtained on the number of followers of official Instagram accounts for companies in Indonesia, namely, the Ovo company with 1,000,000 followers on Instagram, the Dana company with 960,000 followers, the ShopeePay company with 612,000 followers, and the Gopay company with 505,000 followers. Official data on financial companies in Indonesia and the number of followers on Instagram.

Table 1. Financial companies in Indonesia and the number of followers on Instagram

Financial companies in Indonesia and the number of followers on Instagram	
Company	Number of followers on Instagram
Ovo	1,000,000 Followers
Fund	960,000 Followers
ShopeePay	612,000 Followers
GoPay	505,000 Followers

Official Instagram accounts of these companies (Accessed June 2023)

Previous research on fan page following was carried out by (Gaber *et al.*, 2021), however, the exploration related to this research concentrates on Instagram fan pages following the telecommunications industry, whereas this research was conducted on Instagram fan pages following the digital financial services industry. The aim of this research is to investigate the impact of consumers following Instagram fan pages on their relationships with the brands that operate those pages. It is hoped that this researcher can contribute to the scientific level of marketing management by developing better theory.



Picture1. Research Model

RESEARCH METHODS

Data collection was carried out by distributing questionnaires online via Google Form. In this study, we used a Likert scale with a scale of 1-4 (strongly disagree to strongly agree). The measurement of the fan pages following variable consists of (4 items) which were adapted from Kudeshia *et al.* (2016), sense of brand community (4 items) adapted from Carlson *et al.* (2008) and Palazon *et al.* (2019), brand love (5 items) adapted from Carroll & Ahuvia (2006) and Vernuccio *et al.* (2015), Transaction intention (3 items) adapted from Jahn & Kunz (2012) and Kudeshia *et al.* (2016). The total statements in this research questionnaire are 16 questions which in detail can be seen clearly in appendix 2 (operationalization of variables) and appendix 3 (questionnaire).

The research sample was selected using a non-probability sampling method with a purposive sampling technique among Instagram application users in Tangerang with the sample criteria being Instagram users who have followed four digital financial services companies for at least the last 1 month. The population was obtained from Instagram users in Tangerang with the characteristics in this study including a minimum age of 17 years, men and women, Instagram experience for at least 1 month, duration of membership on the Instagram page for at least 1 month. Determining the sample size in this study refers to the statement Hair *et al.* (2021) that the number of samples as respondents must be adjusted to the number of question indicators used in the questionnaire with the formula $n \times 5$ observed variables (indicators). In this research there are 16 questions in this research questionnaire, so the required sample size is 80 respondents. To verify the hypothesis, in this quantitative research the Partial Least Square-Structural Equation Model (PLS-SEM) method was used, based on the results of processed pretest data, the research carried out factor analysis to test validity and reliability with SPSS. The validity test was carried out by looking at the Kaiser-Meyer-Olkin (KMO) measurement value and the Measure of Sampling Adequacy (MSA). KMO and MSA values of more than 0.5 indicate that factor analysis is appropriate. Meanwhile, the reliability test uses Cronbach's Alpha measurement. If Cronbach's Alpha is close to 1 then the value is stated to be getting better (Hair *et al.*, 2021).

FINDING AND RESULTS

This research was carried out by distributing questionnaires online via Google From. Demographic data shows 72% are women and 28% are men. The majority of respondents, 8%, were 17 years old and 92% were more than 17 years old with high school/vocational education (22%), tertiary education (61%), postgraduate (5%) and working (12%).

Validity and Reliability Test (pretest)

With data obtained from 30 respondents and the results of the pretest, validity and reliability tests have been carried out looking at the Kaiser Mayer Olkin (KMO) and Measure of Sampling Adequacy (MSA) measurement values. It can be said that the ideal KMO and MSA values are greater than 0.5. In the overall study, the KMO value for each variable was 0.709 to 0.844 and the MSA value in this study was 0.663 to 0.924. With the results obtained, it can be said that the statements in this research are valid. Apart from that, the Cronbach's Alpha value is seen as a reference value for determining reliability based on research Hair *et al.* (2021) It is said that for each variable whose Cronbach's Alpha value is close to 1, the value is stated to be the better the reliability value and in this study it shows that the value of Cronbach's Alpha is 0.876 to 0.977, meaning that all the variables proposed in this study are reliable.

Test Outer Model

Following is the data obtained from 80 respondents using the results of the outer model test as follows.

Table2. Test Outer Model (Outer Loading)

Items	Loading Factor	Information
Transaction Intention		
NB1	0.595	Valid
NB3	0.730	Valid
NB4	0.764	Valid
Fan pages Following		
FPF2	0.621	Valid
FPF3	0.687	Valid
FPF5	0.715	Valid
FPF6	0.679	Valid
Sense of Brand Community		
SBC1	0.704	Valid
SBC2	0.597	Valid
SBC3	0.742	Valid
SBC4	0.724	Valid
BrandLove		
BL1	0.682	Valid
BL3	0.728	Valid
BL4	0.541	Valid
BL5	0.585	Valid
BL6	0.714	Valid

Source: Primary Data processed 2023

The outer model test is carried out, namely to determine the validity of each indicator for each variable. At the outer model test stage, it has a reference, which is seen from the Convergent Validity, Average Validity Extracted (AVE) and Composite Reliability values. According to the table above, it is known that several variable indicators have an outer loading value of > 0.7. However, there are several indicator variables that have an outer loading value of <0.7. According to Chin *et al.* (1998) if the outer loading value is between 0.5 – 0.6, it is considered sufficient. Meanwhile, according to Hair *et al.* (2021) To

get the ideal value, the outer loading value for each indicator in the variable must be > 0.7 to meet the Average Validity Extracted (AVE) requirements. Therefore, the results of data processing obtained in this study produced an outer loading value of more than 0.7, namely a value of (0.704 - 0.764), which means that the indicator is declared valid and ideal for each variable. Meanwhile, according to Chin (1998) The outer loading value (0.541 – 0.687) is maintained because it is considered sufficient to meet the Average Validity Extracted (AVE) requirements.

Discriminant Validity Test

By using empirical standards, discriminant validity illustrates that one latent variable is different from other latent variables. The cross loading value of each indicator of the latent variable can provide an explanation of the discriminant validity test. The cross loading value shows the correlation between an indicator and its construct and other constructs. The correlation value of the indicator to the latent variable needs to show results that are greater than the correlation value to other latent variables. According to the results of data processing using Smart-PLS, it is known that all variables meet the requirements for good discriminant validity.

Table 3. Test Outer Model (CA, CR, AVE)

variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
BrandLove	0.660	0.787	0.428
Fan pages Following	0.599	0.769	0.454
Transaction Intention	0.482	0.741	0.490
Sense of Brand Community	0.639	0.787	0.482

Source: Smart-PLS Process 2023

Next, the data processing results show the Average Validity Extracted (AVE) value where the value is declared ideal if the value is > 0.5 . However, if the Average Validity Extracted (AVE) < 0.5 but Composite Reliability > 0.6 can be declared ideal and reliable (Fornell, C., & Larcker, 1981). On test Composite Reliability the value must be > 0.7 although a value of 0.6 is still acceptable and the Cronbach's Alpha value must be > 0.6 to be declared ideal and reliable (Hair et al., 2021). The output results obtained in processing this research data show that the Cronbach's Alpha value (0.639 – 0.660) is declared ideal and reliable, while the value (0.482 – 0.599) is declared not ideal and reliable because the value obtained is < 0.6 . Meanwhile, the Composite Reliability value (0.741 – 0.787) was declared acceptable and Average Validity Extracted (AVE) has a value of (0.428 – 0.490) which is also declared valid and ideal.

Coefficient of Determination (R Square)

Table 4. Coefficient of Determination

Variable	R Square
BrandLove	0.487
Transaction Intention	0.589
Sense of Brand Community	0.371

Source: Smart-PLS Process 2023

Next, an R Square test was carried out to determine the effect of exogenous variables on endogenous variables. The results obtained from the analysis are variable *sense of brand community* influenced by the fan pages following variable, with a value of $R^2 = 0.371$. Thus it can be interpreted that 37.1% of the variance of *Sense of brand community* can be explained by fan page following, while the remaining 62.9% can be explained by other variables not included in this study. The next analysis is variable *brand love* influenced by the fan pages following variable with an R^2 value of 0.487. This represents 48.7% of the variance *brand love* can be explained by fan page following, while the remaining 51.3% can be explained by other variables not included in this study. Next is variable analysis *transaction intention* jointly influenced by variable *sense of brand community* and *brand love* with an R^2

value of 0.589. These results show 58.9% of the variance transaction intention can be explained by sense of brand community and brand love, and the remaining 41.1% can be explained by other variables not included in this study.

Path Analysis (Hypothesis Testing)

Hypothesis testing in this research is seen through the results of the significance of the path coefficient. By using the bootstrapping technique to determine the significance value of the path coefficient with Smart-PLS software. According to Hair *et al.* (2021) If the T statistics value is > 1.960, with a P value < 0.05, it can be said that there is a significant influence.

Table 5. Hypothesis Test Results

Hypothesis	Statement	Original Sample (O)	Sample Mean (M)	Q Statistics (O/STDEV)	P Value	Information
H1	Fan pages Following has a positive effect on the Sense of Brand Community	0.609	0.577	4,431	0,000	Supported Hypothesis
H2	Fan pages Following has a positive effect on Brand Love	0.698	0.668	5,896	0,000	Supported Hypothesis
H3	Sense of Brand Community has a positive effect on Transaction Intentions	0.146	0.155	1,490	0.137	Hypothesis Not Supported
H4	Brand Love has a positive effect on Transaction Intentions	0.362	0.365	3,160	0.002	Supported Hypothesis
H5	Fan pages Following has a positive effect on Transaction Intentions	0.361	0.351	3,188	0.002	Supported Hypothesis

Based on the hypothesis testing table above, it is known that the 7 hypotheses proposed have a positive influence, except H3 and H6. Where in testing hypothesis 3 the results obtained were T statistics $1.484 < 1.960$ with a P Value of $0.138 > 0.05$ and in testing hypothesis 6 the results obtained were T statistics $1.537 < 1.960$ with a P Value of $0.125 > 0.05$. Therefore sense of brand community has a positive but not significant effect on transaction intentions and fan page following has a positive but not significant effect on mediating the relationship between sense of brand community and transaction intentions, so this hypothesis cannot be accepted.

Discussion

Marketers are actively looking for innovative ways to target customers who are sensitive to conventional advertising and promotions (Gaber & Wright, 2014). Through its engaging features, social media can provide brands with several opportunities to strengthen their relationships with their clients and potential clients. Instagram is one of the most popular social networking sites. Instagram's popularity among consumers has caught the attention of companies looking to engage consumers with their brands.

Additionally, companies should make sure to make their Instagram page a timely source of information about the brand and its offerings and allow consumers to express their passion and love for the brand. This can be done by asking consumers to describe their experiences and feedback regarding the company's marketing offerings.

Tests on the influence of fan page following on the sense of brand community were confirmed to have positive results. Fan page following is brand engagement and consumers' emotional engagement with a brand (Jahn & Kunz (2012); Kudeshia *et al.* (2016), and all social media form a similar communication environment (Men & Tsai, 2013). Now in the article, we argue that consumers following Instagram fan pages can play a role in increasing their sense of brand community. Constant review of a brand's message within the community as well as interacting with like-minded consumers can help build a consumer's social identity. Thus, the results of testing this hypothesis can be supported by previous research which proves a positive relationship between fan page following and sense of brand community (Gaber *et al.*, 2021).

Table 6. Indirect Effect Test

Hypothesis	Statement	Original Sample (O)	Sample Mean (M)	Q Statistics (O/STDEV)	P Value	Information
H6	<i>Sense of Brand community</i> mediate connection Fan pages Following with the intention to transact	0.089	0.087	1,537	0.125	Hypothesis Not Supported
H7	<i>Brand Love</i> mediate the relationship Fan pages Following with the intention to transact	0.252	0.245	2,704	0.007	Supported Hypothesis

Testing on following fan pages with brand love was confirmed to have positive results (Kudeshia *et al.*, 2016). This can be explained in the ability of brand pages to convey a voice to consumers in expressing their devotion to the brands they follow by interacting with like-minded consumers. Our article argues that interactions on Instagram fan pages between customers and companies are influential in driving meaningful emotional connections from customers to brands. Thus, the results of testing this hypothesis can be supported by previous research which proves a positive relationship between fan page following and brand love (Gaber *et al.*, 2021).

Testing on *sense of brand community* which cannot encourage transaction intentions. This can happen because customers find it difficult to build relationships with other service users when they use the service features on the Instagram page, so they feel disappointed and automatically they will not make a transaction. One factor in the success of consumers in carrying out transaction intentions is that if consumers feel a close relationship with other service users, they will tend to carry out transaction intentions (Gaber *et al.*, 2021). Thus, the sense of brand community is stated to be inconsistent with the research results (Dehghani & Tumer (2015) which proves that a sense of brand community has a positive influence on transaction intentions and is in line with research results (Utari & Warmika (2015) which proves that the sense of brand community has no influence on transaction intentions.

Testing on brand love obtained valid results on transaction intentions. Model conceptual show that consumer more tend buy brand If they like it. They Also willing do What just For still near with that object. Customer willing pay more For product or services Which they rely on For maintain connection they with him And remove feeling isolated Which bad from product or service the (Batra *et al.*, 2012). The results of this research are in line

with previous research Gaber *et al.* (2021) which states that brand love and transaction intentions have a positive influence.

Testing fan page following can encourage transaction intentions. *Fan pages following* can influence someone's transaction intentions because they can receive the latest information about the products or services offered by the brand or company. This information can arouse interest and desire to carry out transactions. Thus, the results of testing this hypothesis can be supported by previous research which proves a positive relationship between fan page following and transaction intentions (Nugroho, 2022).

Sense of brand community has no influence with fan pages following and transaction intentions. This can happen because customers cannot know the features of the service they follow on Instagram when they feel that the relationship is not easy with other users so they feel disappointed and automatically they will not make transactions and identify with the brand. Sense of brand community has a relationship between fan page following and transaction intentions, and has been studied in previous research Novitasari & Baridwan (2014); Carlson *et al.* (2008) which states that fan page following and transaction intentions mediated by a sense of brand community have a positive influence.

The results of testing the final hypothesis of fan page following and transaction intentions are mediated by brand love and have a positive effect. In the variable fan pages that are many can help increase brand love, and high brand love then contributes to increasing transaction intentions. Thus, the results of previous research Nugroho (2022) stated that fan page following and transaction intentions mediated by brand love have a positive influence.

CONCLUSION

This research examines The influence of Instagram fan pages following on transaction intentions by mediating sense of brand community and brand love in digital financial companies that use preferences Instagram users who have followed four digital financial services companies for at least the last 1 month as research objects. This research uses several variables such as Fan pages Following, Sense of Brand Community, Brand Love and Transaction Intention. All variables are acceptable except sense of brand community does not have a positive influence on transaction intentions, because customers find it difficult to build relationships with other service users when they use service features on the Instagram page so they feel disappointed and automatically they will not carry out transaction intentions. The next variable is *sense of brand community* has no influence with fan pages following and transaction intentions, because customers cannot know the features of the services they follow on Instagram when they feel that the relationship is not easy with other users so they feel disappointed and automatically they will not make transactions and identify with the brand.

The limitations of this research are that the research only discusses the variables fan pages following, sense of brand community, brand love and transaction intentions. In distributing online questionnaires which were only carried out in the Tangerang area and only focused on one platform, namely Instagram, if the scope of the research area was expanded further with a different number of samples and platforms, the results obtained would also be different.

Suggestion

Suggestions for future research that will conduct research similar to this are that it is hoped that they can add other variables outside of the variables in this research such as word of mouth, customer satisfaction, ease of use of the application. Apart from that, future researchers can use other analytical tools such as Lisrel, and also expand the scope of the research area.

Managerial Implications

The findings of the current study provide important information on understanding how The influence of Instagram fan pages following on transaction intentions by mediating sense of brand community and brand love in digital financial companies. This

research can help fan pages following Instagram towards transaction intentions by mediating a sense of brand community and the brand so that it gets more attention from the company. Building fan pages following to increase consumer brand love with active and interesting fan page following capabilities can help increase consumer awareness of the brand and increase transaction intentions by making them feel emotionally connected and believe in the quality and value of the brand. Companies must also increase their sense of brand community by collaborating with brand community members to facilitate communication and consumer desires.

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