

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Factors Influencing Intention to Use IM3's Instagram: An Empirical Study

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ABSTRACT

The rapid growth of internet users in Indonesia is driven by the advancement of mobile phone technology, cellular operators, and social media platforms. Millennials and Generation Z dominate Indonesia's mobile internet users, primarily using it to access social media. One of the most popular platforms among these generations is Instagram. It's often used for entertainment, information, trends, and promotions. IM3, a mobile operator targeting Millennials and Generation Z, utilizes Instagram (@IndosatIM3) for product promotion and consumer engagement through engaging and informative content. This study examines how Perceived Ease of Use, Perceived Usefulness, Monetary Benefit, and Information Reliability affect users' Intention to Use Instagram @IndosatIM3. Data were collected from 341 purposively selected respondents via online questionnaires. Using SmartPLS for data analysis, the study found that Perceived Ease of Use have the strongest positive effects on Intention to Use, while Perceived Usefulness and Information Reliability show no significant effect on Intention to Use. These findings offer practical insights for improving social media marketing strategies aimed at Millennials and Generation Z.

Keywords: Instagram, Perceived Ease of Use, Perceived Usefulness, Monetary Benefit, Information Reliability, Intention to Use.

I. Introduction

The rapid development of internet infrastructure in Indonesia has been accompanied by increased use of social media as a platform for communication and information sharing. Social media platforms are now evolving into vital tools for commercial activities, including marketing and e-commerce. According to the 2024 APJII survey, internet penetration in Indonesia reached 79.50%, with Millennials (born 1981–1996) and Generation Z (born 1997–2012) contributing 65.02% of the total users. The survey also revealed that the primary reason Indonesians use the internet is to access social media (average score 3.431 on a 5-point scale), and 74.27% of users connect through mobile networks. This data highlights the importance for cellular operators, such as IM3, to leverage social media particularly Instagram as an effective communication and promotion channel targeting Millennials and Generation Z. This phenomenon underscores the growing significance of social media as both a cultural and economic space where digital communities actively shape consumption patterns, brand preferences, and communication behavior. For businesses such as IM3, understanding generational characteristics—particularly the digital fluency of Millennials and the participatory culture of Generation Z—is essential for designing engagement strategies that align with their



online habits. Instagram, with its visual-centric interface and interactive features like Reels, Stories, and Polls, serves as a strategic medium to build emotional connection and brand loyalty among these digitally native audiences.

Table 1. Social Media Users by Generation (APJII Survey, 2024)

Social Media Platform	Gen Z (%)	Millennials (%)	Gen X (%)	Baby Boomers (%)	Pre-Boomers (%)
Facebook	51.64	74.09	66.30	56.59	100.00
Instagram	51.90	22.14	12.91	12.79	0.00
YouTube	38.63	53.42	62.91	61.63	0.00
TikTok	46.84	31.72	23.66	13.57	0.00
X (formerly Twitter)	1.98	0.77	0.39	0.00	100.00
LinkedIn	0.08	0.03	0.00	0.00	0.00
Others	0.67	1.94	5.15	12.79	0.00
None	1.22	1.70	2.61	1.94	0.00

Instagram stands out as a relevant promotional medium for IM3, given the platform's popularity among its core audience: 22.14% of Instagram users are Millennials and 51.90% are Generation Z. Instagram is a social media platform that organizations can leverage to distribute information effectively (Wulandari & Makarim, 2025). It also offers integration with other platforms, such as Twitter and Facebook, enabling a single post on Instagram to be automatically shared across multiple channels. The official Instagram account @IndosatIM3 was launched in May 2012 and currently has 263,000 followers. It serves as a communication and promotional platform aimed at helping Instagram users easily access and understand information about IM3 products and services. According to the IM3 Social Media and Amplification Playbook 2024, the objectives of the @IndosatIM3 account include: enhancing engagement, strengthening brand presence, and promoting products.

Table 2. Follower Data of @IndosatIM3 on Instagram, TikTok, and YouTube

Social Media Platform	Account	Number of Followers
Instagram	@IndosatIM3	263,000
TikTok	@IndosatIM3	1,500,000
YouTube	@IndosatIM3	548,000

Despite these efforts, @IndosatIM3 remains the least-followed IM3 social media channel when compared to TikTok (1.5 million followers) and YouTube (548,000 subscribers). This discrepancy raises concerns about the effectiveness of Instagram content in attracting and retaining users. IM3 currently lacks empirical data on how its Instagram content pillars (education, inspiration, and entertainment) and features affect users' intention to engage with and use the account. Drawing from the introduction, the present study aims to examine the relationships among key factors influencing users' engagement with Instagram @IndosatIM3. Specifically, this research investigates whether perceived ease of use significantly and positively affects both perceived usefulness and intention to use Instagram @IndosatIM3, as well as whether perceived usefulness itself has a significant positive impact on intention to use the platform. Additionally, the study explores the extent to which monetary benefit contributes positively to both perceived usefulness and intention to use, and whether information reliability has a significant positive influence on perceived usefulness and intention to use Instagram @IndosatIM3 as a digital marketing channel.

II. Literature Review and Hypothesis Development

Digital marketing, as defined by Rosita et al. (2023), refers to promoting products and attracting consumers through internet-based platforms. Gupta and Madan (2022) describe it as the use of interactive technologies to establish direct connections between buyers and sellers. Mathew and Akhil (2023) highlight the growing importance of sustainable digital marketing, which combines environmental and social responsibility with technology adoption. Social media marketing has rapidly evolved, blending modern technology with innovative engagement strategies. It is characterized by user-generated content and active consumer participation in the marketing process, moving beyond passive information consumption (Zahoor et al., 2019). Fayyaz (2022) explains that social media marketing marks a shift from traditional approaches, placing greater emphasis on customer feedback and two-way interaction. Davis (1989) introduce the Technology Acceptance Model (TAM) as the theoretical foundation for understanding user behavior toward adopting new technologies. Perceived Ease of Use and Perceived Usefulness are two key determinants to identify TAM. Despite TAM's effectiveness in predicting behavioral intention, its ability to forecast actual usage is limited, as highlighted by Turner et al. (2010), indicating the need to refine the model, especially in social media contexts.

2.1. Perceived Ease of Use

Perceived Ease of Use (PEOU) is defined as the extent to which a user believes that using a particular system or technology will be effortless (Davis, 1989). It captures the user's perception of how simple the system is to learn and operate effectively. Jeong et al. (2024) find that PEOU significantly influences users' intention to use generative AI technologies. Technologies that are easier to use demand less time and effort to learn, which makes them more appealing to new users (Shania et al., 2024). Budiyanto (2024) further suggests that higher levels of PEOU lead to increased user satisfaction, as users feel more competent and confident. Similarly, Meija-Mancilla et al. (2024) confirm that PEOU enhances task efficiency by minimizing obstacles.

2.2. Perceived Usefulness

Perceived Usefulness (PU) refers to the degree to which an individual believes that using a specific system will improve their work performance and help them achieve their tasks more effectively (Farida & Ardiansyah, 2022). PU is one component of TAM, it has a significant role in influencing users' behavioral intentions toward adopting technological systems. A positive perception of a technology's usefulness in daily or professional contexts tends to strengthen users' intention to use it. According to Liu et al. (2024), on social media platforms, PU bridges the connection between how users engage and the perceived quality of video content. Iqbal et al. (2024) demonstrate how hospital information systems improve patient satisfaction and service efficiency. Meija et al. (2024) confirm that PU affects students' willingness to use smartphones in education by improving learning outcomes and self-management.

2.3. Monetary Benefit

Monetary benefit, provided by producers to consumers, can significantly influence purchasing decisions and customer loyalty, and is widely used as a tool to boost sales. According to Song and Jo (2023), in the context of omnichannel marketing, monetary benefit positively affects relative advantage, which in turn influences the intention to continue using omnichannel services. This highlights the importance of economic factors in enhancing consumer experience and fostering loyalty. Al-Qudah et al. (2024) emphasize that monetary benefits, such as cost savings, are crucial in driving digital payment adoption among Generation Z. Additionally, Khodakarami et al. (2024) explain that customer loyalty is strongly influenced by financial

rewards offered through loyalty programs. Economic value in the form of discounts, cashback, or redeemable points plays a vital role in customers' decisions to remain with or switch between brands, thereby strengthening their attachment to companies that provide the most appealing financial incentives.

2.4. Information Reliability

Information reliability, as defined by Wang et al. (2021), is a fundamental element in building consumer trust, especially in the context of new retail models that integrate both online and offline channels. In the realm of social media, Kietzmann et al. (2011) argue that information reliability is largely shaped by user interactions, particularly through functional blocks such as reputation and sharing. A user's reputation, built through their contributions and engagement, influences how reliable others perceive the shared information to be. Furthermore, the sharing process itself creates opportunities for evaluating the credibility and influence of information sources—an increasingly critical aspect as consumers often rely on social media to assess the validity of information.

2.5. Intention to Use

Intention to Use (ITU) refers to a willingness or planned decision from a user or person to use a particular system or technology. In TAM, it is considered as an important predictor of actual technology adoption. This variable is formed by perceived ease of use, perceived usefulness, and the user's attitude. As noted by Hussain et al. (2025), perceived ease of use not only gives direct effect on intention to use of a user or person, but also influences it indirectly by improving how useful the technology is perceived to be. In other words, when people find a system easy to use, they are likely to see it as useful and as a result become more inclined to use it. Green (2024) explains that PEOU affects users' emotional responses and behavioral intention in tech-based educational environments. Ricardianto et al. (2023) reported similar findings regarding QR code adoption for commuter transportation in Indonesia. In the social media context, Singh and Srivastava (2019) revealed that platforms that are easier to navigate tend to increase user engagement and intention to use.

2.6. Framework

The research model, constructed from the conceptual framework of the study, is presented as follows:

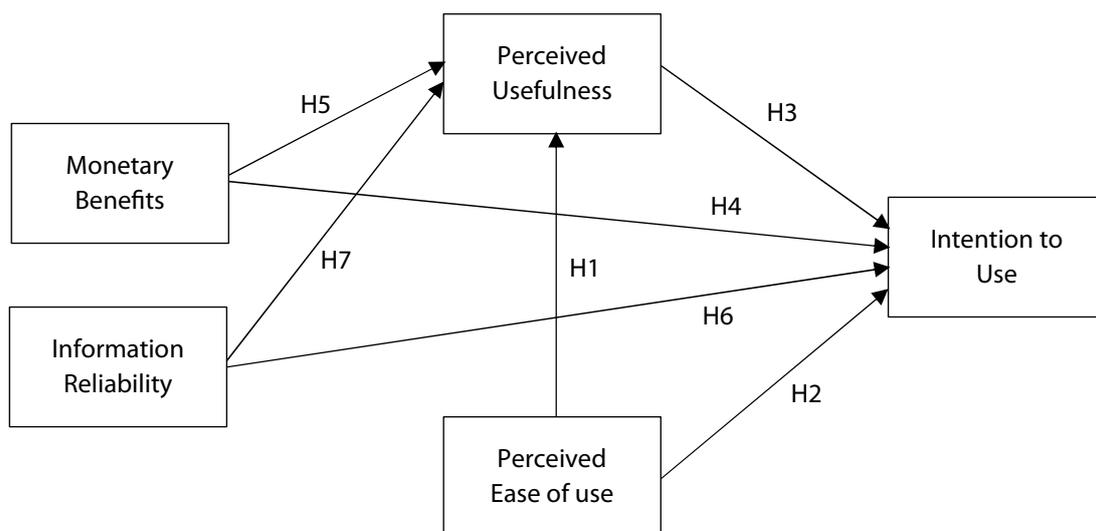


Figure 1. Conceptual Framework

H1 : Perceived ease of use has a significant positive effect on perceived usefulness of Instagram @IndosatIM3.

Previous studies show that technologies perceived as easier to use are more likely to be viewed as useful by users (Hussain et al., 2025; Wilson, 2019; Gutierrez-Aguilar et al., 2022). Thus, it is hypothesized that perceived ease of use positively influences the perceived usefulness of Instagram IM3.

H2 : Perceived ease of use has a significant positive effect on intention to use Instagram @IndosatIM3.

Previous studies show that platforms that are easy to use increase users' willingness to adopt and continue using them (Hussain et al., 2025; Green, 2024; Singh & Srivastava, 2019). Thus, it is hypothesized that perceived ease of use positively influences the intention to use Instagram IM3.

H3 : Perceived usefulness has a significant positive effect on intention to use Instagram @IndosatIM3.

Previous studies show that users are more likely to use social media platforms they perceive as useful (Singh & Srivastava, 2019; Wu & Long, 2024; Zobeidi et al., 2024). Thus, it is hypothesized that perceived usefulness positively influences the intention to use Instagram IM3.

H4 : Monetary benefit has a significant positive effect on intention to use Instagram @IndosatIM3.

Previous studies show that monetary incentives motivate consumers to adopt and continue using digital platforms (Wasko & Faraj, 2000; Sangwan et al., 2021; Lee & Kim, 2020). Thus, it is hypothesized that monetary benefit positively influences the intention to use Instagram IM3.

H5 : Monetary benefit has a significant positive effect on perceived usefulness of Instagram @IndosatIM3.

Previous studies show that financial rewards enhance users' perception of value and usefulness of social media platforms (Sangwan et al., 2021; Khan et al., 2024; Sodom et al., 2023). Thus, it is hypothesized that monetary benefit positively influences the perceived usefulness of Instagram IM3.

H6 : Information reliability has a significant positive effect on intention to use Instagram @IndosatIM3.

Previous studies show that reliable information builds user trust, which in turn increases their intention to use social media platforms (Sangwan et al., 2021; Tseng, 2022; Weber et al., 2022). Thus, it is hypothesized that information reliability positively influences the intention to use Instagram IM3.

H7 : Information reliability has a significant positive effect on perceived usefulness of Instagram @IndosatIM3.

Previous studies show that credible and trustworthy information improves users' perception of usefulness in online platforms (Ngo et al., 2024; Rahaman et al., 2022; Leong et al., 2021). Thus, it is hypothesized that information reliability positively influences the perceived usefulness of Instagram IM3.

III. Research Method

This study employed a causal research design to analyze the relationships between variables identified in previous studies and to assess their consistency. The objective was to determine whether the independent variables exert a causal influence on the dependent variables, and whether these relationships are positive or negative (Indrawati, 2025). The research adopted a deductive approach, aimed at testing an

established theory through empirical data collection and analysis. This approach aligns with a quantitative methodology grounded in positivist philosophy (Sanders et al., 2015). The study also qualifies as a replication study, intended to verify the consistency of earlier findings. The population consisted of 2,288 followers of the official Instagram IM3 account as of April 2025. The sample was selected using purposive sampling, where participants were chosen based on specific criteria: they had to be Instagram users who followed the IM3 account and voluntarily responded to the questionnaire. The sample size was determined using Slovin's formula with a 5% margin of error, resulting in a final sample of 341 respondents. Data were collected using structured questionnaires, which served as the primary data collection instrument and were distributed through an online survey. The study was conducted in a naturalistic, non-contrived setting, meaning that participants were observed in their real-world environment without intervention from the researcher, enhancing the ecological validity of the findings. The research design is cross-sectional, involving data collection at a single point in time (Indrawati, 2015). All questionnaire items were rated on a five-point Likert scale, ranging from "strongly disagree" to "strongly agree." The scale was adapted from validated instruments used in previous studies to ensure contextual relevance and measurement reliability. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used for data analysis, a statistical technique suitable for testing complex models involving multiple latent constructs at a single point in time (Indrawati, 2015).

3.1. Operationalization of Research Variables

Table 3. Operational Variables

Construct	Indicator	Code
Perceived Ease of Use	Ease of learning how to use	PEOU1
	Completeness of product/information	PEOU2
	Clear and easy-to-understand features	PEOU3
	Overall ease of use	PEOU4
Perceived Usefulness	Ease of gathering information	PU1
	Up-to-date information	PU2
	Effectiveness of information collection	PU3
	Overall usefulness	PU4
Monetary Benefit	Availability of the latest product offers and schemes	MB1
	Latest discounts and coupons from various products	MB2
	Availability of exclusive promotions or rewards	MB3
	Competitive product prices	MB4
Information Reliability	Trustworthiness of the information source	IR1
	Accuracy of the information	IR2
	Reliability of the responses	IR3
Intention to Use	For current purchase decisions	ITU1
	For future purchase decisions	ITU2
	Willingness to recommend to friends for purchases	ITU3

3.2. Analytical Methods

This study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis, using the SmartPLS software as the analytical tool. Through this approach, researchers can assess both the measurement and structural models at the same time, making it especially suitable for exploratory research and studies focused on prediction (Ghozali & Latan, 2015). To collect responses, all questionnaire questions were rated on a five-point Likert scale. This scale was selected due to its ease of understanding, respondent familiarity, and its effectiveness in balancing discriminatory capability with cognitive simplicity (Preston & Colman, 2000), thus enhancing the quality and reliability of the data collected.

a. Validity and Reliability Test

To ensure the robustness of the measurement model, three critical aspects were evaluated. These assessments confirm that the constructs are measured accurately, distinctly, and consistently. The aspects are as follows convergent validity was examined using two measures: (1) by evaluating the outer loading values of individual indicators, and (2) by assessing the Average Variance Extracted (AVE) for each construct. According to Hair et al. (2017), outer loading values should exceed 0.70, as this indicates a strong correlation between an indicator and the construct it represents. Indicators with lower loadings may be removed to improve the model's validity. Furthermore, AVE values should be greater than 0.50, which suggests that the construct explains at least 50% of the variance of its indicators. Discriminant validity was assessed using the Fornell–Larcker criterion. A construct demonstrates discriminant validity when the square root of its AVE is higher than its correlations with other constructs. This criterion ensures that each construct represents a unique conceptual domain and is empirically distinct from the others. According to Lestari et al. (2022), a measurement instrument is considered reliable when it produces stable and consistent results under varying conditions. Construct reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR), both of which measure the internal consistency of indicators within a construct. Recommended threshold values for both tests are above 0.70, indicating that the indicators consistently represent the intended latent variable and demonstrate satisfactory reliability.

b. Coefficient of Determination and Model Fit

Coefficient of determination is a metric employ to evaluate the power of explanatory of the model, indicating how much of the variance in the dependent variable is explained by the independent variables. R^2 values range from 0 to 1, with higher values reflecting stronger explanatory capacity. As suggested by Chin (1998), R^2 values can be interpreted as substantial when exceeding 0.67, moderate when ranging between 0.33 and 0.67, and weak when falling between 0.19 and 0.33. Values below 0.19 typically indicate limited predictive relevance of the exogenous constructs. Model fit is commonly evaluated using the SRMR, which reflects the average magnitude of residuals between observed and predicted values. SRMR is widely accepted index in PLS-SEM. SRMR values closer to zero suggest a better-fitting model. While values between 0.08 and 0.10 might be acceptable for exploratory studies, an SRMR value under 0.08 is widely seen as a sign of strong model fit (Hu & Bentler, 1999). Values exceeding 0.10, however, signal potential model misfit and warrant further re-specification or refinement.

c. Hypothesis Test

Hypothesis testing is a crucial stage in research aimed at evaluating the validity of a proposed assumption or conjecture. In general, hypothesis testing involves two main types: the null hypothesis (H_0), represents the assumption that no significant relationship or difference exists among the variables, and the alternative hypothesis (H_1), which suggests that such a difference or relationship does exist (Sugiyono, 2022). For this study, hypotheses were evaluated using the t-statistic (critical ratio) at a 0.05 significance level. A hypothesis is deemed statistically significant and accepted if the critical ratio exceeds 1.65, indicating a meaningful relationship between the examined variables (Indriyanti, 2015).

IV. Result and Discussion

4.1. Analysis Result

The following abbreviations are used to represent the research variables in this section:

- PEOU : Perceived Ease of Use
- PU : Perceived Usefulness
- ITU : Intention to Use
- MB : Monetary Benefit
- IR : Information Reliability

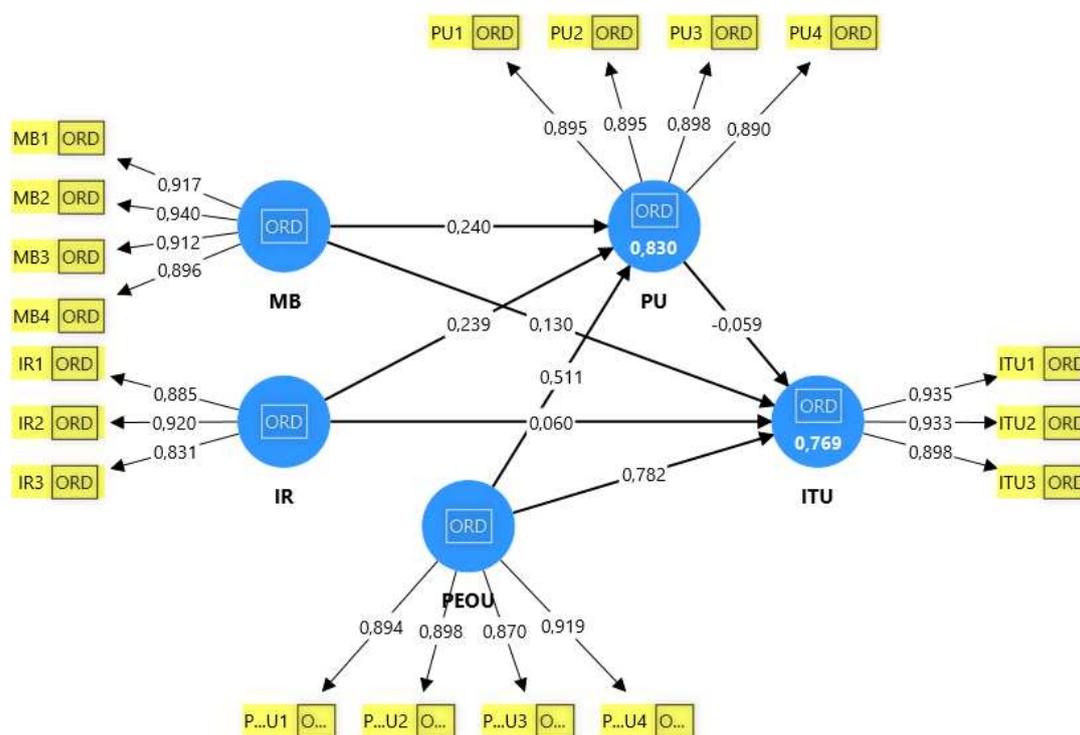


Figure 2. Model Specification

a. Convergent Validity

Table 4. Convergent Validity Measurement

Indicator	Outer Loading	Average Variance Extracted (AVE)
PEOU1	0.894	0.802
PEOU2	0.898	
PEOU3	0.870	
PEOU4	0.919	
PU1	0.895	0.800
PU2	0.895	
PU3	0.898	
PU4	0.890	
ITU1	0.935	0.851

ITU2	0.933	0.840
ITU3	0.898	
MB1	0.917	
MB2	0.940	
MB3	0.912	0.773
MB4	0.896	
IR1	0.885	
IR2	0.920	
IR3	0.831	

The convergent validity results in Table 4 indicate that convergent validity is strongly consistent across all constructs in the model. It can be shown in outer loading values for all indicators are between 0.831 to 0.940, with each exceeding the threshold of 0.7, suggesting that each indicator reliably measures its corresponding latent variable (Hair et al., 2017). Additionally, the AVE values for all constructs are between 0.773 to 0.851, it's confirmed all constructs has value all above the accepted minimum of 0.5. Thus, model can be carried into next evaluation.

b. Discriminant Validity

Table 5. Fornell-Larcker Criterion Matrix

Construct	PEOU	PU	ITU	MB	IR
PEOU	0.895				
PU	0.874	0.894			
ITU	0.872	0.775	0.922		
MB	0.718	0.779	0.689	0.916	
IR	0.793	0.817	0.726	0.717	0.879

Table 5 shows that discriminant validity has been established for all constructs in the model. Each construct's diagonal value ($\sqrt{\text{AVE}}$)—for example, PEOU = 0.895, PU = 0.894, ITU = 0.922, MB = 0.916, and IR = 0.879—is higher than any of its correlations with other constructs. This indicates that each construct explains more variance in its own indicators than in those of other constructs. Therefore, the constructs are empirically distinct, confirming that the measurement model satisfies the requirement for discriminant validity.

c. Reliability

Table 6. Reliability Measurements

Construct	Cronbach's Alpha	Composite Reliability (CR)
PEOU	0.917	0.942
PU	0.917	0.941
ITU	0.912	0.945
MB	0.936	0.954
IR	0.852	0.911

The reliability results presented in Table 6 confirm that all constructs demonstrate strong internal consistency. This is evidenced by both Cronbach's Alpha and Composite Reliability (CR) values exceeding the recommended threshold of 0.70. Specifically, Cronbach's Alpha values range from 0.852 (IR) to 0.936 (MB), while CR values range from 0.911 (IR) to 0.954 (MB). These findings indicate that the constructs are measured consistently and that the model demonstrates satisfactory reliability, making it suitable for further analysis.

d. Coefficient of Determination and Model Fit

1) Coefficient of Determination

Table 7. R-Square Measurements

Variable	R ²	Adjusted R ²	Result
Intention to Use	0.769	0.766	Strong
Perceived Usefulness	0.830	0.828	

The coefficient of determination was assessed using the R-square (R²) values. As shown in Table 7, Perceived Usefulness has an R² value of 0.830, while Intention to Use has an R² value of 0.769, both indicating strong predictive power. This means that the independent variables explain 83% and 76.9% of the variance in their respective dependent variables. The close proximity between the R² and adjusted R² values further suggests that the model is stable and not overfitted.

2) Model Fit

Table 8. Model Fit

Model	Saturated Model	Estimated Model
SRMR	0.054	0.054

The Standardized Root Mean Square Residual (SRMR) was used to evaluate the overall model fit. As shown in Table 8, both the saturated and estimated models have an SRMR value of 0.054, which indicates a good model fit. This suggests that the model adequately represents the observed data and is appropriate for interpreting the relationships among variables and conducting hypothesis testing.

3) Hypothesis Testing

Table 9. Path Analysis Results

Hypothesis	Estimate	T Statistics	P Values
H1: PEOU → PU	0.511	6.975	0.000
H2: PEOU → ITU	0.782	7.760	0.000
H3: PU → ITU	-0.059	0.594	0.553
H4: MB → ITU	0.130	2.112	0.035
H5: MB → PU	0.240	4.633	0.000
H6: IR → ITU	0.060	0.921	0.357
H7: IR → PU	0.239	3.678	0.000

As presented in Table 9, the results of the hypothesis testing show that five out of the seven proposed hypotheses are supported. Perceived Ease of Use (PEOU) has a significant positive effect on both Perceived Usefulness (PU) (H1) and Intention to Use (ITU) (H2), confirming its central role in technology acceptance. Monetary Benefit (MB) also significantly influences both ITU (H4) and PU (H5), demonstrating its dual impact on user perception and behavioral intention. In addition, Information Reliability (IR) significantly affects PU (H7), suggesting that reliable information enhances perceived usefulness. However, PU does not show a significant relationship with ITU (H3), and IR also fails to exhibit a significant influence on ITU (H6). These findings imply that the relationship between these constructs may be mediated by other factors or contextual variables.

4.2. Discussion

a. The Influence of Perceived Ease of Use on Perceived Usefulness and Intention to Use

H8: Perceived Ease of Use → Perceived Usefulness

This finding aligns with the studies of Gutierrez-Aguilar et al. (2022), Lewis and Sauro (2023), and Hussain et al. (2025), which indicate that the easier a technology is to use, the more useful it is perceived to be by users. In the context of the IM3 Instagram account, this suggests that when the platform's features are user-friendly, individuals are more likely to view it as a valuable and beneficial source of information.

H9: Perceived Ease of Use → Intention to Use

This finding is consistent with the research of Green (2024), Ricardianto et al. (2023), and Singh and Srivastava (2019), which emphasize that ease of use in digital platforms enhances users' intention to engage. Specifically, the IM3 Instagram account's ease of navigation and accessibility appears to motivate users to continue interacting with the platform.

b. The Influence of Perceived Usefulness on Intention to Use

H10: Perceived Usefulness → Intention to Use

This result contradicts earlier studies, such as those by Singh and Srivastava (2019), Wu and Long (2024), and Zobeidi et al. (2024), which generally report a positive relationship between perceived usefulness and behavioral intention. However, it aligns with findings from Raksadigiri et al. (2020) and Ismail (2016), who argue that perceived usefulness may not influence intention in situations where users lack product affinity or functional understanding. In the case of the IM3 Instagram account, this suggests that users may not yet fully recognize or understand its practical utility, thereby limiting the impact of perceived usefulness on their intention to use it.

c. The Influence of Monetary Benefit on Intention to Use and Perceived Usefulness

H11: Monetary Benefit → Intention to Use

This finding supports the research of Sangwan et al. (2021) and Lee and Kim (2020), which demonstrate that financial incentives—such as discounts, promotions, or giveaways—effectively increase users' intention to engage with a platform. Within the IM3 Instagram context, these economic rewards likely serve as key motivators for continued user participation.

H12: Monetary Benefit → Perceived Usefulness

This finding corresponds with the studies of Ueki et al. (2023) and Sodom et al. (2023), which reveal that financial benefits enhance users' perceptions of a platform's usefulness. When followers perceive that engaging with the IM3 Instagram account offers tangible economic value, they are more likely to regard it as a beneficial and practical resource.

d. The Influence of Information Reliability on Intention to Use and Perceived Usefulness

H13: Information Reliability → Intention to Use



Contrary to previous studies by Sangwan et al. (2021) and Weber et al. (2022), this research finds that information reliability does not directly affect users' intention to use. This outcome, however, is consistent with the findings of Ali Qahur (2020), who reported similar results in an e-learning context. In the case of the IM3 Instagram account, this implies that while information reliability may enhance trust, it is not sufficient on its own to motivate behavioral intention.

H14 :Information Reliability → Perceived Usefulness

This finding aligns with the studies of Ngo et al. (2024) and Rahaman et al. (2022), which show that information reliability significantly contributes to perceived usefulness. When users trust the accuracy and credibility of the content shared through the IM3 Instagram account, they are more likely to perceive the platform as a reliable and valuable information source.

V. Conclusion

This study investigated the relationships among Perceived Ease of Use, Perceived Usefulness, Monetary Benefit, and Information Reliability in predicting users' Intention to Use the IM3 Instagram account. The findings demonstrate that Perceived Ease of Use significantly enhances both Perceived Usefulness and Intention to Use, underscoring the importance of a user-friendly interface in digital engagement. Similarly, Monetary Benefit was found to positively influence both Perceived Usefulness and Intention to Use, highlighting the strong appeal of financial incentives in driving user interest and perceived value. Information Reliability significantly contributes to Perceived Usefulness, although it does not directly affect Intention to Use, while Perceived Usefulness itself was not found to significantly influence usage intention—suggesting that usefulness alone is insufficient to drive behavior without emotional or cognitive engagement. Based on the findings and conclusions of this study, several recommendations are proposed for the management of the IM3 Instagram account to enhance users' Intention to Use. Perceived Ease of Use emerged as the most influential factor, indicating that the company should continue optimizing the account's navigability and interaction design by maintaining a clean visual layout and intuitive features. This will reinforce both perceived usefulness and usage intention. Monetary benefits were identified as the second most influential factor; therefore, the company is advised to strengthen its promotional strategies—such as regular discounts, vouchers, or giveaways—via Instagram to drive greater customer engagement. While maintaining the reliability of information shared is still important for sustaining high levels of perceived usefulness, the findings suggest that Information Reliability and Perceived Usefulness do not have a direct or indirect impact on usage intention. As such, these elements may not require prioritization in the company's strategic focus.

Although this study offers valuable insights into the factors affecting users' intention to engage with the IM3 Instagram account, certain limitations must be considered. First, the research was limited to Instagram users who follow the IM3 account, which may reduce the applicability of the findings to the wider Indosat user base or users on other digital platforms. Second, the study relied solely on a quantitative method, specifically Structural Equation Modeling with Partial Least Squares (SEM-PLS). While this approach is effective for examining relationships between variables, it lacks the capacity to uncover deeper psychological or contextual factors that may influence user attitudes and behavior. Third, the study measured only behavioral intention, without capturing actual usage behavior. As such, it remains unclear whether user's stated intentions translate into real engagement over time. Finally, the study was confined to a single social media platform and industry context, limiting the ability to assess whether the model applies equally across other platforms or sectors. Future studies are encouraged to refine the current model by incorporating mediating or moderating variables. This study found that Perceived Usefulness and Information Reliability did not significantly influence Intention to Use. Therefore, future research could include mediating constructs such as Trust or User Engagement to explore whether these factors exert a more meaningful indirect effect. Moreover,

while this study focused on behavioral intention, subsequent research may benefit from integrating actual behavior measures (e.g., user experience) to assess whether stated intentions translate into real-world actions, and to test the intention–behavior relationship more rigorously. It is also recommended that future studies adopt a mixed-methods approach by combining quantitative data with qualitative insights through interviews or focus group discussions. Such an approach would provide a deeper understanding of users' perceptions, motivations, and potential barriers. Additionally, the model could be tested on different social media platforms or in other industry contexts to examine its generalizability and determine whether platform-specific characteristics influence user behavior.

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