**Journal of Business Insight and Innovation**
**Volume 5 Issue 10, 2026**
**ISSN-p: 3006-2284, ISSN-e: 3006-0982**
**https://insightfuljournals.com/**

# ANTECEDENTS OF PURCHASE INTENTION ON INSTAGRAM: A STUDY AMONG GEN-Z IN QUETTA-PAKISTAN

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**DOI:** https://doi.org/10.63544/jbii.v5i10/293

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**Article History:**
Received: 02.10.2026
Accepted: 20.10.2026
Published: 31.10.2026

**Abstract**

*Instagram's rise has changed how Generation Z consumers discover promotional content, assess product suggestions, and make purchase decisions. This study explores the relationship between content quality, trustworthiness, product match-up, and Generation Z purchase intention on Instagram in Quetta, Pakistan. In particular, it examines how content quality affects trustworthiness, how trustworthiness influences purchase intention, the intervening role of trustworthiness, and the moderating effect of product match-up. The study uses a quantitative methodology based on "Source Credibility Theory" and the "Match-up Hypothesis," and it collects data through online surveys of 340 Generation Z respondents in Quetta. The proposed relationships are analysed using regression analysis. The results show that content quality has a significant and positive impact on trustworthiness, and trustworthiness has a significant positive effect on purchase intention. In addition, trustworthiness partially mediates the relationship between content quality and purchase intention, meaning high-quality Instagram content can boost purchase intention both directly and indirectly through the development of consumers' trust. The results also show a positive moderating role for product match-up, indicating that product match-up strengthens the trustworthiness–purchase intention link to a greater extent. This research makes a unique and significant addition to digital marketing literature by combining content quality, trustworthiness, and product match-up into a single model to understand Generation Z's purchase intentions on Instagram. In practical terms, it underscores the need for quality, informative, and relevant content, and for product–platform alignment, for successful Instagram marketing.*

**Keywords:** Instagram; Purchase Intention; Generation-Z; Content Quality; Trustworthiness; Product Match-Up; Pakistan

## 1. Introduction

Digital technologies are rapidly changing consumer habits and behaviors in how they access information, engage with brands, and decide to buy. Social media has become a powerful marketing channel, allowing companies to connect directly with consumers through interactive, customized content. Among these, Instagram is one of the most effective digital marketing platforms, thanks to its visual format, influencer-driven community, and user-generated content, which significantly shape consumer perceptions and buying behavior (Lou & Yuan, 2019).

As social media has become more popular, it has changed consumers, giving businesses more avenues to communicate with and influence potential customers. Instagram has emerged as a digital marketing powerhouse, and people are seeing ads, recommendations, reviews, and personalized suggestions from influencers and brands. In Pakistan, research indicates that Millennials' and Generation Z's purchase intentions can be influenced by Instagram influencers' credibility, perceived usefulness, familiarity, and social media reviews (Rizwan & Qamar, 2023). Likewise, trust is a significant determinant of Generation Z's online purchasing intentions in Pakistan (Lakho & Rashid, 2025). Recent studies suggest that, among Pakistani Gen-Z users, perceived creativity and perceived authenticity of personalized Instagram ads can affect purchase intention (Haq et al., 2026). Therefore, it has become more crucial to understand the factors that affect

Journal of Business Insight and Innovation
Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
https://insightfuljournals.com/

purchase intention on Instagram, especially among Gen Z consumers in Pakistan. This study aims to explain these factors and better understand the antecedents affecting Gen Z consumers' purchase intention on Instagram.

Generation Z—the kids who were born in the digital age—is one of the most valuable consumer groups for marketers. Also known as digital natives, Gen Z consumers rely heavily on social media for product discovery, information search, entertainment, and purchasing decisions. They are often exposed to Instagram influencer recommendations, brand promotions, product reviews, and tailored advertisements, all of which shape their purchase plans and make the platform a significant factor in their purchasing decisions (Deepika & Massand, 2025; Rizwan & Qamar, 2023). Instagram's rise among young consumers has further cemented its status as a key marketing platform for businesses shaping consumer behavior in Pakistan. DataReportal (2026) stated that by the end of 2025, there were about 22.4 million Instagram users in Pakistan, highlighting its significance in the Pakistani digital market. Previous studies have identified several factors that affect purchase intention on Instagram: influencer credibility, trust, authenticity, social-media reviews, and personalized advertising (Haq et al., 2026; Lakho & Rashid, 2025; Rizwan & Qamar, 2023). Of these factors, content quality has grown in significance, as high-quality, informative, relevant, accurate and visually appealing content helps consumers engage with promoted products and build trust in them (Godey et al., 2016; Nisa & Roostika, 2024). Similarly, trustworthiness is a key factor in reducing consumer uncertainty and boosting willingness to buy products they encounter from people they follow online and from brands on Instagram (Balabanis & Chatzopoulou, 2019; Lou & Yuan, 2019). Moreover, the Match-Up Hypothesis implies that marketing communication is more effective when there is a high degree of congruity between an influencer and the product being endorsed (Kamins, 1990; Till & Busler, 2000).

While prior research shows that social-media influencers and Instagram-based promotion can change consumers' buying behaviors, gaps remain in the literature. For example, Rizwan and Qamar (2023) investigated parasocial interaction, social media reviews, credibility, and perceived usefulness in the context of Instagram influencers among Millennials and Generation Z in Pakistan. Likewise, recent studies have explored authenticity among Generation Z users and influencer credibility in Pakistan (Siddique et al., 2025). Munam et al. (2025) recently studied personalization, creativity, and authenticity in Instagram ads among Pakistani Gen-Z consumers. However, Haq et al. (2026) focused on individual determinants or specific marketing contexts. A more holistic study of the various factors influencing purchase intention on Instagram among Gen Z in Pakistan is still needed. In this regard, the current study aims to explore the factors that collectively impact the purchase intention of Gen Z consumers in the Pakistani Instagram market.

While several studies have explored factors affecting purchase intention on Instagram, most focus on one factor or narrow marketing scenarios. A general framework is needed that explores the relationship between content quality, trustworthiness, product match, and purchase intention among Pakistani Generation Z consumers. This matters because consumer behavior continues to change, and so do digital marketing practices; evidence must be updated to support academic research and managerial decision-making.

Hence, this study is designed to examine the antecedents of the purchase intention of Generation Z consumers on Instagram in Pakistan. Specifically, it explores the direct relationship between content quality and trustworthiness, the relationship between trustworthiness and purchase intention, and the mediating roles of trustworthiness and product match-up. The results will contribute to the social media marketing literature and have practical implications for businesses, marketers, and influencers seeking to create effective Instagram marketing strategies that increase consumer trust and improve purchase intention among Generation Z consumers in Pakistan.

## 2. Literature Review

Social media has changed consumer behavior and given brands a new way to communicate with and influence potential consumers. Instagram has gained significant traction as a marketing platform, especially for visual products and influencers, reviews, and interactive features. Some studies show that page credibility, social media reviews, trust, and page characteristics affect consumers' purchase intention on Instagram.

Journal of Business Insight and Innovation
Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
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Generation Z matters, particularly because of their interactions with social media platforms in this evolving digital environment. New research in Pakistan also indicates that trust, authenticity, influencer credibility, and personalized Instagram advertisements significantly affect Gen Z purchase intentions. This study therefore focuses on the key influencers of Instagram purchase intention among Generation Z consumers in Pakistan.

### *2.1. Generation Z in Pakistan*

Generation Z is an important market segment in Pakistan because they use the internet heavily, have a strong social media presence, and interact online frequently. People who currently live with smartphones and internet-based media are becoming more aware of what they see online, which affects their perceptions, preferences, and purchasing behavior. Recent studies show that Pakistani Gen-Z consumers are actively involved with social media marketing and that factors such as influencer credibility and trust can influence their online purchase intentions (Lakho & Rashid, 2025). Similarly, Rizwan and Qamar (2023) found that Instagram influencers and related social-media factors can influence the purchase intentions of Generation Z consumers in Pakistan. These results show that Gen-Z is an important demographic to study in current consumer behavior, since many companies now market on social media sites where they can target this age group directly. Thus, studying Pakistani Gen-Z provides valuable insight into this digitally savvy generation's response to marketing stimuli and their online purchase intentions.

### *2.2. Gen-Z Social Media Users on Instagram*

Generation Z is an active community of social media users who use sites like Instagram to communicate, entertain themselves, seek information, and discover products. The social media site Instagram has a visually appealing and interactive nature that allows young people (Gen Z) to interact with brands, influencers, user-generated content, and reviews from other users, which is becoming more relevant to their purchasing decisions. Studies show that Instagram posts influence young people's intentions to buy products and make impulsive purchases by providing product-related information and persuasive visuals (Matić Šošić et al., 2026). Similarly, Duffett and Mxunyelwa (2025) discovered that Instagram influencer characteristics, including attractiveness and expertise, are positively associated with Generation Z's purchase intention. Rizwan and Qamar (2023) found that parasocial interactions, social media reviews, and influencer-related factors affect Generation Z consumers' purchase intentions on Instagram. More recent studies from Pakistan also show that personalized Instagram advertising may affect Gen Z purchase intention due to perceived creativity and authenticity (Haq et al., 2026). The results show that Instagram is an important social media platform for studying consumer behavior regarding advertising, products/services, and buying intentions among young people (Gen Z).

### *2.3. Generation Z on Instagram in Pakistan*

Generation Z is a highly engaged group of digital and social media users, making it an important consumer group in Pakistan. Instagram, in particular, gives young consumers constant brand exposure through influencers, product suggestions, reviews, and advertising. According to DataReportal (2026), Instagram reached 22.4 million users in Pakistan by the end of 2025, representing 19.2% of internet users. It has also been found that social media reviews, perceived usefulness, familiarity, and credibility are influential factors in purchase intentions in Generation Z via Instagram influencers in Pakistan (Rizwan & Qamar, 2023). Furthermore, recent studies suggest that trust is a key ingredient in the relationship between social-media marketing and online purchase intentions of Pakistani Gen-Z consumers (Lakho & Rashid, 2025). Because of these advancements, Pakistani Gen-Z Instagram users are an important group to study, as understanding the determinants of purchase intent can shed light on changing consumer behavior and help businesses develop better Instagram marketing strategies.

### *2.4. Importance of Generation Z in Marketing*

Generation Z is a significant consumer group because of their digital fluency and heavy use of social media platforms. Known as digital natives, Gen Z consumers have grown up in an online world and have developed habits of getting product information, evaluating it, engaging with brands, and making purchases online (Deepika & Massand, 2025). Their consumption behaviour is therefore significant and relevant to

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Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
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modern day-to-day marketing, which relies on engagement, customization, electronic word of mouth, and interactive content to influence purchase intentions. Recent studies show that social-media marketing actions, such as customization, advertising, and interaction, significantly affect Gen-Z consumers' purchase intent (Deepika & Massand, 2025). In the Pakistani context, research has also shown that influencers' credibility and trust can influence Gen-Z's online purchase intent (Lakho & Rashid, 2025; Rizwan & Qamar, 2023). Therefore, especially in the Pakistani context, it is crucial to understand Gen-Z consumers' behavior, given this shopper segment's growing presence in the market.

### *2.5. Purchase Intention*

Purchase intention is defined as an individual's desire and ability to purchase an item/service at some point in time. This attitude develops after consumers evaluate available data, form perceptions, and develop positive/negative attitudes toward products/brands. Purchase intention is often used to measure consumers' intentions to buy products and services because it indicates their willingness to buy (Ajzen, 1991). Social media purchase intention is influenced by news, recommendations, trustworthiness, and people's experiences while browsing websites. Recent research shows that purchase intention is still an important outcome in studies of Generation Z's online and social-media purchasing behavior (Roy et al., 2025). Similarly, studies of Pakistani Gen-Z consumers have shown that features of Instagram advertising, such as creativity and authenticity, can affect purchase intention (Haq et al., 2026). Therefore, analyzing purchase intentions can help explain consumers' responses to Instagram advertisements.

### *2.6. Theories of Purchase Intention*

Several theories have been used to explain consumers' purchase intentions, with the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) being among the most influential. TRA states that behavioral intention is mainly influenced by attitudes towards behaviors and social pressures (subjective norms); TPB adds perceived behavioral control to that model (Ajzen, 1991). TPB states that positive attitudes, social influence, and perceived behavioral control influence behavioral intention. These theories are also used to explain consumers' behavior in e-commerce transactions, including on social media platforms. For instance, recent studies applying TPB to Instagram influencer marketing found that attitudes, subjective norms, and perceived behavioral control were relevant to Generation Z's fashion purchase intentions (Ramadani et al., 2025). Recent studies on Pakistani Gen-Z consumers' Instagram purchase intentions have also used TPB and the Elaboration Likelihood Model to explain how advertising characteristics affect purchase intention (Haq et al., 2026). Thus, TPB is an appropriate theoretical framework for understanding purchase intention in this current Instagram-based research.

### *2.7. Gen-Z's Purchase Intention Toward Apparel*

Fashion products are a key category Generation Z consumes because they relate closely to personal style, social identity, and online exposure to trends. As social media use increases, Instagram is one place where young people get fashion inspiration from apparel brands, influencers, products, reviews, and styling tips that influence their buying behavior.

Recent studies show that social media content (especially images), influencer marketing, and customer reviews significantly affect young people's clothing buying behavior (Tamaharani & Fatimah, 2026). Studies of Gen Z's fashion purchase intention on Instagram also show that influencer-related factors and consumer attitudes can influence purchase intention (Ramadani et al., 2025). Rizwan and Qamar (2023) also discovered that Instagram influencer characteristics and social-media-related factors affect the purchase intentions of Generation Z consumers. These results indicate that apparel is a particularly relevant setting for studying the antecedents of Gen Z's purchase intention on Instagram, where fashion-related content and social influence are constantly integrated into consumers' digital experiences.

### *2.8. Content Quality*

Content quality is defined as a consumer's view of the usefulness, relevance, accuracy, creativity, and visual appeal of online information. Social media marketing is more effective with high-quality content because it helps customers understand products better, reduces uncertainty, and improves their experience, making them more likely to buy from you. Prior studies have shown that informative, engaging, and attractive

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Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
https://insightfuljournals.com/

content shapes consumers' perceptions of brands/products (Godey et al., 2016; Lou & Yuan, 2019). Recent studies show that content quality also plays an important role in purchase intention on Instagram by increasing user engagement and perceived value (Nisa & Roostika, 2024). Moreover, an analysis of social commerce literature found that information quality was among the most common predictors of online buying intentions, with factors like accuracy, relevance, completeness, and timeliness as key characteristics of effective marketing content. On Instagram, where people are more likely to buy products based on visuals and information before deciding to purchase, quality content can increase consumers' trust and willingness to buy more, especially among young adults (Gen Z) who actively consume social media advertisements.

### *2.9. Trustworthiness*

Credibility is about how credible people find a company (or blogger) to be honest, trustworthy and reliable. It's an important aspect of a source's credibility, as it reduces customers' doubts and increases their trust in advertisements (Ohanian, 1990). Trustworthiness matters in Instagram marketing because people tend to trust influencers' opinions and reviews of brands, as well as customers' reviews of their products (Lou & Yuan, 2019). Consumers tend to view influencers and brands more favorably when they are seen as credible, and they are more likely to develop positive attitudes toward the promoted goods and have stronger intentions to buy them. Trustworthiness is an important predictor of buying intentions on social media platforms such as Facebook and Instagram, where it helps to build credibility for brands and consumers through transparent communication. Furthermore, studies by researchers in Pakistan show that trustworthiness is a key factor in a person's credibility as an influencer, which affects their attitude toward products/services and their willingness to buy them online. Thus, building credibility and trustworthiness is vital for marketers who want to influence young people's behavior on Instagram, since they are more likely to trust genuine experiences than purchases made by them.

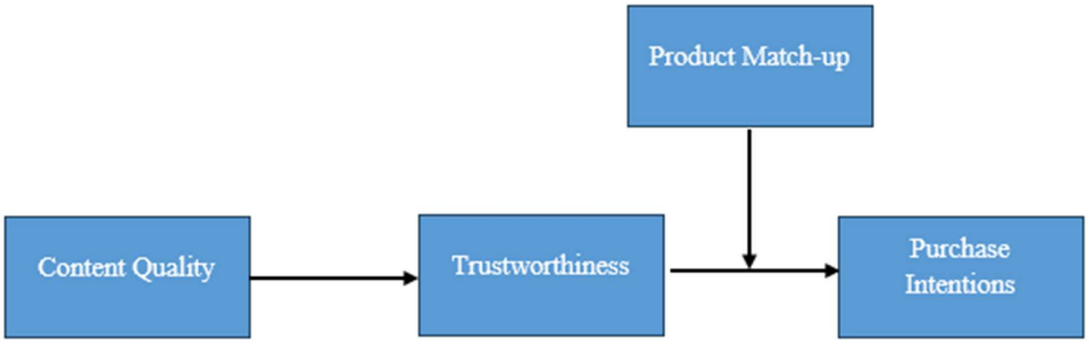
### *2.10. Product Match-Up*

A product match is a measure of similarity between endorsement (such as an advertisement) and product/brand. The Match-Up Hypothesis states that endorsement effectiveness increases when consumers see a strong match between their needs and those of an advertised product through endorsement (Kamins, 1990; Till & Bushel, 2000). An effective endorsement increases a product's credibility, decreases customer skepticism, and increases perceived authenticity. In Instagram advertising, where influencers specialize in particular lifestyle products, product endorsement is now one of the main factors significantly affecting consumers' response rates. Recent research shows that an effective product match improves consumers' perception of a brand's credibility and increases purchase intentions by enhancing perceptions of endorsement genuineness and credibility. Furthermore, an overall meta-analysis of influencer marketing found that influencer–brand fit was one of the main predictors of purchase intention, especially for experiential and expressive goods like clothing. Thus, ensuring high consistency between Instagram influencers and their clothing brands' endorsements will likely increase Gen Z consumers' confidence in this advertisement's message, leading them to make more purchases.

### *2.11. Conceptual Framework*

**Figure 1**

*Conceptual Framework*



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Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
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*Note.* The figure displays the proposed relationships among content quality, trustworthiness, product match-up, and purchase intention. Content quality is shown as predicting trustworthiness; trustworthiness is shown as predicting purchase intention; and product match-up is shown as moderating the trustworthiness–purchase intention relationship.

### *2.12. Hypothesis Development*

It shapes consumers' perception of the credibility and trustworthiness of a company's online marketing efforts. Quality information usually involves accuracy, relevance, informativeness, timeliness, and attractiveness, which help customers make decisions without doubt when buying things. According to the Elaboration Likelihood Model (ELM), consumers are more likely to form favorable evaluations when they process informative, meaningful content through the central route (Petty & Cacioppo, 1986). Instagram content should be informative, genuine, and interesting to increase customer trust in both the influencer and their products. Previous research shows that the quality of social media posts positively affects consumers' confidence towards brands and influencers by enhancing perceptions of credibility and reliability (Lou & Yuan, 2019). Recent research also shows that product quality strongly influences customer confidence and involvement with e-commerce platforms (Nisa & Roostika, 2024). Thus, we expect higher-quality Instagram posts to increase Gen Z consumers' confidence in what they are being told.

H1: Content quality has a significant positive impact on trustworthiness among Generation Z consumers on Instagram.

Trustworthiness is a major determinant of online consumer behavioral intention. According to Source Credibility Theory, people are more likely to accept information and form positive behavioral intentions if they believe it is credible, trustworthy, and sincere (Ohanian, 1990). Because e-commerce has a high degree of information asymmetry and risk perception is also high, credibility is very important for reducing uncertainty and promoting consumer behavior. Customers' decisions to purchase goods through Instagram marketing are usually based on credible influencers and genuine brand advertising. Studies have been conducted that show credibility does increase a consumer's willingness to buy on Facebook and Twitter (influencer marketing) (Lou & Yuan, 2019; Weismueller et al., 2020). Moreover, studies of Pakistani Generation Z consumers found that trust is an important factor influencing their online buying behavior (Lakho & Rashid, 2025). Therefore, customers who view Instagram posts and perceive their origins as credible will have higher purchase intentions.

H2: Trustworthiness has a significant positive impact on purchase intention among Generation Z consumers on Instagram.

While quality products may affect a consumer's buying behavior, this effect (quality) is usually achieved by increasing the credibility of source information. If people find Instagram posts helpful, truthful and genuine, then they will be more likely to buy what is advertised by this person (influencer). This is also consistent with the Elaboration Likelihood Model, which suggests that effective persuasive messages affect behavior by altering consumers' attitudes and beliefs (Petty & Cacioppo, 1986). Studies also found that trust is one mechanism through which marketing a product/service leads to consumers' purchase intentions (Haq et al., 2026; Lou & Yuan, 2019). Accordingly, credibility is expected to affect purchase intention positively.

H3: Trustworthiness mediates the relationship between content quality and purchase intention among Generation Z consumers on Instagram.

Product match refers to how well a person's personality aligns with what they sell on social media. The Match-Up Hypothesis states that advertising is more effective when people feel there's a good match between an advertiser's personality and the product being advertised (Kamins, 1990; Till & Busler, 2000). Strong product–endorser congruence matters for Instagram marketing because it increases the authenticity and credibility of advertising messages, which in turn increases consumers' trust. Recent studies on influencer marketing show that influencer–brand congruence enhances the positive effects of credibility and trust on consumer responses, especially in the fashion and apparel industry. Thus, consumers may buy more if they believe an advertised clothing product aligns with their personality and the influencer's expertise.

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ISSN-p: 3006-2284, ISSN-e: 3006-0982
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H4: Product-match positively moderates the relationship between trustworthiness and purchase intention, such that the positive relationship is stronger when perceived product-match-up is high.

## 3. Research Methods

This study examined the mediating role of trustworthiness in the relationship between content quality and purchase intention, along with the moderating role of product match-up in the relationship between trustworthiness and purchase intention among Generation Z Instagram users in Pakistan. A quantitative research design was adopted because the study aimed to test the hypothesized relationships among the research variables using numerical data (Zumitzavan, 2026). Within the quantitative approach, a descriptive and correlational research design was employed, using a survey method that is widely applied in behavioral and social science research (Johnson & Onwuegbuzie, 2004).

The target population consisted of Generation Z consumers who are students at four universities operating in Quetta city, use Instagram and are exposed to influencer-related apparel content. This population was selected because Instagram has become an important platform for fashion communication, influencer marketing, and consumer decision-making. The study focused on apparel-related purchase intention, including clothing and fashion accessories. A total of 340 respondents completed an online questionnaire using non-probability convenience sampling. The questionnaire was adapted from earlier studies and used a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

## 4. Findings and Discussion

The measurement model shows acceptable internal consistency, reliability, and convergent validity for all 4 constructs. All instrument items for composite reliability (CR) are above 0.70, ranging from 0.82 to 0.89, indicating good internal consistency (Burhan et al., 2024; Hair & Alamer, 2022). Specifically, Content Quality (CR = 0.82), Trustworthiness (CR = 0.89), Product Match-up (CR = 0.85) and Purchase Intentions (CR = 0.83) all have acceptable reliability. Moreover, the Average Variance Extracted (AVE) values range from 0.64 to 0.76, exceeding the minimum acceptable threshold of 0.5, meaning each construct accounts for more than half of the variance in its indicators. The convergent validity criterion, which was suggested by Fornell and Larcker (1981), is therefore met for Content Quality (AVE = 0.74), Trustworthiness (AVE = 0.76), Product Match-up (AVE = 0.64), and Purchase Intentions (AVE = 0.76). In summary, the results indicate that the study's measurement constructs have suitable internal consistency and convergent validity, making them appropriate for the next step of testing the structural model.

**Table 1**

*Reliabilities and Convergent Validity*

| Variables | Reliabilities (CR) | Average Variance Extracted (AVE) |
|---|---|---|
| Content Quality | .82 | .74 |
| Trustworthiness | .89 | .76 |
| Product Match-up | .85 | .64 |
| Purchase Intentions | .83 | .76 |

*Note.* CR = composite reliability; AVE = average variance extracted.

Based on the descriptive statistics and correlation analysis, respondents reported relatively positive perceptions of all four study constructs. The mean values range from 3.7135 to 3.8947, with Trustworthiness recording the highest mean ($M$ = 3.8947, $SD$ = 0.75342), followed by Content Quality ($M$ = 3.8480, $SD$ = 0.70219), Purchase Intentions ($M$ = 3.8298, $SD$ = 0.65794), and Product Match-up ($M$ = 3.7135, $SD$ = 0.72327). The range of standard deviations ($SD$s) from 0.65794 to 0.75342 indicates a relatively moderate spread of the respondents' perceptions. In addition, the correlation analysis shows positive correlations among all constructs. Content Quality is positively related to Trustworthiness (*r* = 0.51), Product Match-up (*r* = 0.55), and Purchase Intentions (*r* = 0.51). Likewise, Trustworthiness is positively related to Product Match-up (*r* = 0.66) and Purchase Intentions (*r* = 0.60), and Product Match-up is positively related to Purchase Intentions (*r* = 0.57). The results indicate that the higher the perceived quality, level of trust and product match-up, the greater their purchase intention. The relationship and/or inter-correlation between the constructs range from moderate to relatively high positive correlations (0.51 to 0.66). Furthermore, none of the

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ISSN-p: 3006-2284, ISSN-e: 3006-0982
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correlations exceed the typical threshold of 0.85, indicating that multicollinearity is unlikely to be severe (Kline, 2016). The global findings support the proposed relationships at the first stage and encourage additional analysis of the model structure.

**Table 2**

*Correlation and Descriptive Statistics*

| Variables | Mean | S.D | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Content Quality (1) | 3.8480 | .70219 | .74 | .51 | .55 | .51 |
| Trustworthiness (2) | 3.8947 | .75342 | .51 | .76 | .66 | .60 |
| Product Match-up (3) | 3.7135 | .72327 | .55 | .66 | .64 | .57 |
| Purchase Intentions (4) | 3.8298 | .65794 | .51 | .60 | .57 | .76 |

*Note.* Values on the diagonal are the square roots of AVE.

The regression and mediation results support all three hypotheses. For H1, the results show that Content Quality has a positive, statistically significant relationship with Trustworthiness ($\beta$ = 0.561; *SE* = 0.053; *t* = 10.554; *p* < 0.001), meaning that higher content quality is associated with greater perceived trustworthiness. The model explained 27.2% of the variance in Trustworthiness ($R^2$ = 0.272), and the overall model was statistically significant ($F$ = 111.382, *p* < 0.001). So, H1 is accepted. For H2, Trustworthiness positively and significantly affects Purchase Intention ($\beta$ = 0.394, *SE* = 0.044, *t* = 8.887, *p* < 0.001), meaning increases in content or source trustworthiness are associated with increases in Purchase Intention among consumers. The regression model explains 40.9% of the variance in Purchase Intention ($R^2$ = 0.409; $F$ = 102.739, *p* < 0.001). Thus, H2 is supported. In addition, the mediation analysis supports the mediating role of Trustworthiness, confirming that Content Quality and Purchase Intention are mediated by Trustworthiness. The indirect effect is positive and significant ($\beta$ = 0.221, *SE* = 0.044), and falls within the 95% confidence interval from 0.135 to 0.309. The indirect effect was statistically significant because the confidence interval did not contain zero, indicating that Trustworthiness mediated the relationship between Enacted Authority and Change Attitude (Hayes, 2018; Preacher & Hayes, 2008). Additionally, the direct effect of Content Quality on Purchase Intention remains positive and significant ($\beta$ = 0.237, *SE* = 0.048, *t* = 4.960, *p* < 0.001; 95% CI [0.143, 0.331]). This suggests that Trustworthiness partially mediates the influence of Content Quality on Purchase Intention, meaning Content Quality affects Purchase Intention both directly and indirectly through Trustworthiness. Taken together, these results underpin the relevance of content quality in fostering consumer trust, which in turn boosts purchase intention. Therefore, all three hypotheses (H1, H2 and H3) are accepted.

**Table 3**

*Results of H1, H2, H3*

| Variables | Outcome | $R^2$ | F-value | p | Coefficient | S.E | t | LICT | UICT |
|---|---|---|---|---|---|---|---|---|---|
| Constant | | .272 | 111.382 | .000 | 1.735 | .207 | 8.385 | 1.328 | 2.143 |
| | Trustworthiness | | | | | | | | 2.143 |
| Content-Quality | | | | .000 | .561 | .053 | 10.554 | .457 | .666 |
| Constant | | .409 | 102.739 | .000 | 1.392 | .176 | 7.898 | 1.045 | 1.739 |
| | Purchase | | | | | | | 1.045 | 1.739 |
| Content-Quality | Intention | | | .000 | .237 | .048 | 4.960 | .143 | .331 |
| Trustworthiness | | | | .000 | .394 | .044 | 8.887 | .307 | .482 |
| Content-quality | Purchase intention | | | | | | | | |
| Direct Effect | | | | .237 | | .048 | 4.960 | .143 | .331 |
| Indirect Effect | | | | .221 | | .044 | | .135 | .309 |

*Note.* LICT = lower confidence interval; UICT = upper confidence interval.

Journal of Business Insight and Innovation
Volume 5 Issue 10, 2026
ISSN-p: 3006-2284, ISSN-e: 3006-0982
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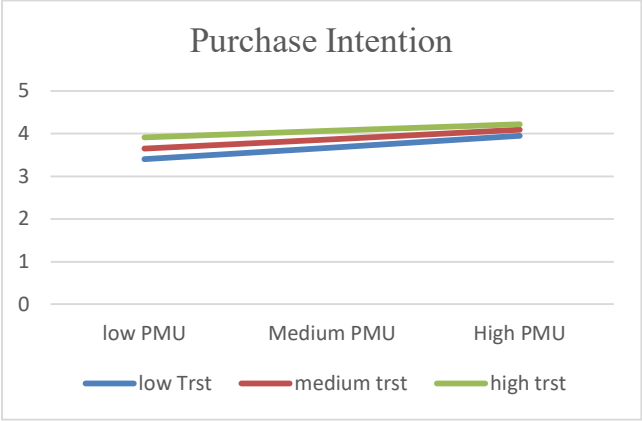
The moderation analysis investigates the moderating effect of Product Match-up on the relationship between Trustworthiness and Purchase Intention. The interaction effect between Trustworthiness and Product Match-up is positive and statistically significant ($\beta = 0.106$, $SE = 0.033$, *t* = 3.16, *p* = 0.002) with a 95% confidence interval of 0.172 to 0.240. The confidence interval does not contain 0; hence, the interaction relationship is significant. The positive interaction coefficient shows that the relationship between Trustworthiness and Purchase Intention strengthens when the interaction effect is considered. Thus, the positive effect of Trustworthiness on Purchase Intention is stronger when consumers view a higher degree of congruence between the product and the product source/content. In addition, the moderation model explains 43.3% of the variance, and the *F*-value is 75.322 for Purchase Intention. Overall, the findings indicate a positive moderation effect of Product Match-up on the relationship between Trustworthiness and Purchase Intention. Thus, the proposed moderation hypothesis is confirmed.

**Table 4**

*Results of Moderation*

| Variables | Outcome | $R^2$ | F-value | p | Coefficient | S.E | t | LICT | UICT |
|---|---|---|---|---|---|---|---|---|---|
| Constant | | .433 | 75.322 | .515 | .275 | .422 | .651 | −.555 | 1.105 |
| Trustworthiness | Purchase | | | .000 | .670 | .119 | 5.645 | .436 | .903 |
| Product match-up | Intention | | | .000 | .682 | .137 | 4.982 | .413 | .951 |
| Interaction Effect | | | | | | | | | |
| Trustworthiness × Product Match-up | | | | .002 | .106 | .033 | 3.16 | .172 | .240 |

*Note.* LICT = lower confidence interval; UICT = upper confidence interval.




## 5. Discussion

This study examines the effect of Content Quality on Trustworthiness and Purchase Intention, with Trustworthiness as a mediating variable and Product Match-up as a moderating variable. Overall, the results support the proposed relationships and provide insights into how promotional content quality, consumer trust, and product compatibility interact to influence purchase intentions. The results are relevant to Source Credibility Theory, which describes how the credibility and trustworthiness of an information source affect attitudes and behavioural intentions (Hovland & Weiss, 1951; Ohanian, 1990).

The findings indicate that Content Quality is positively and significantly related to Trustworthiness, supporting H1. The findings suggest that the more relevant, informative, consistent and high-quality the promotional information is, the more consumers view it or its source as credible. Good content reduces ambiguity, gives consumers a better foundation for assessing product claims, and increases their confidence in the information source. This result corroborates Filieri (2015), who noted the significance of information diagnostics and quality in shaping consumers' evaluations of online information. Likewise, Lou and Yuan

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(2019) found that the informative value and credibility of the influencer's content increase consumer trust in branded content.

The results are also corroborated by the study done in Pakistan. According to Qadir and Binda (2025), content quality and influencer credibility are key factors for content authenticity among social media users. Similarly, research by Saima and Khan (2020) indicated that information quality and trustworthiness significantly affect influencer credibility, which in turn affects consumers' purchase intentions. Hence, the present study supports the argument that content quality is not only an informational attribute but also one of the most significant factors influencing consumer trust in a digital promotional setting.

Furthermore, the findings confirm a positive and significant relationship between Trustworthiness and Purchase Intention. The result indicates that trust in a promotional source's authenticity, integrity, and trustworthiness significantly affects consumers' purchase intention toward recommended products. When consumers see the source as credible, they are more likely to follow its recommendations, reduce perceived purchase risk, and form positive purchase intentions. This result aligns with Source Credibility Theory, which explains that source trustworthiness is a basic factor affecting the persuasiveness of communication (Ohanian, 1990). This study's results are consistent with Lou and Yuan (2019). Likewise, Weismueller et al. (2020) showed that the source credibility dimensions (trustworthiness) positively influence purchase intention in the setting of social media endorsements. Azhar et al. (2022) also found that influencers' trustworthiness and credibility positively affect consumers' purchase intention in Pakistan. The importance of trust in digital consumer decision-making is further confirmed by the recent meta-analysis conducted by Wang and Scheinbaum (2018), which found a positive correlation between influencer trustworthiness and purchase intention in 50 studies.

The results indicate that promotion trustworthiness is a key psychological mechanism in evaluating recommendations and building confidence in purchasing behaviour. It is especially crucial in digital marketing contexts, where consumers can depend on data being shared through influencers or online sources, instead of firsthand product experience. Content Quality has a significant indirect effect on Purchase Intention by improving the consumers' perception of Trustworthiness. Furthermore, the direct effect of Content Quality on Purchase Intention remains significant ($\beta = 0.237$, *p* < 0.001), suggesting partial mediation. This means consumers can respond to good content in two ways: first, by taking the time to judge the usefulness and relevance of the information; and second, by building trust in the source sending the information. This discovery deepens understanding of digital consumer behaviour by showing that content quality can extend beyond its informational role. Good promotional material can build trust in the source and, in turn, increase consumers' desire to buy. This result aligns with Lou and Yuan (2019), who found that the informative value of influencer-generated content and source credibility helped build consumer trust in branded content, which in turn affected consumers' purchase intention. Likewise, Saima and Khan (2020) found that information quality and trustworthiness increase influencer credibility, which in turn can indirectly affect purchase intentions. Filieri (2015) also found that online information quality positively affects information diagnosticity and adoption, which matters because information plays a key role in consumers' decision-making process. The partial mediation finding also offers another theoretical insight: Trust is an important, but not the only, mediator between content quality and purchase intentions. Consumers can also form purchase intentions without fully depending on the perceived trustworthiness of the source, based on information they receive that is informative, relevant, and useful.

The study therefore extends Source Credibility Theory by focusing on the synergistic effect of message quality and source trustworthiness on consumer purchase decisions. This suggests that the positive effect of Trustworthiness on Purchase Intention is enhanced the more compatible the promoted product is perceived to be with the source or promoted content. The outcome implies that consumers don't judge a promotion's credibility in isolation; they also assess whether the promoted product fits the source's image, experience, or content properties. This result is comparable to the findings of Kamins and Gupta (1994), who proposed the match-up hypothesis, stating that congruence between the spokesperson and the promoted product leads to greater spokesperson believability and more positive product attitudes. Likewise, Belanche

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et al. (2021) showed that influencer–product congruence leads to consumer–product congruence and then positively impacts attitudes towards sponsored products and purchase intentions. The study "Determinants of followers' purchase intentions towards brands endorsed by social media influencers" (2023) also examined product–influencer congruency as a moderator of the relationship between influencer characteristics and consumer responses.

## 6. Conclusion

Based on the results of the present research, it can be concluded that Content Quality has a significant influence on Purchase Intentions, with the role of Trustworthiness as a mediating variable in the relationship. The results show that when these factors—quality, informativeness, and relevance—are present, consumers' perceptions of trustworthiness are reinforced, which in turn boosts their intent to buy promoted products. Moreover, the moderating effect of Product Match-up showed that the effect of Trustworthiness on Purchase Intention was stronger at higher Product Match-up levels.

## 7. Implications

This study, in theory, adds to the current research by integrating Source Credibility Theory and the Match-up Hypothesis to explain how content characteristics, source trustworthiness, and product congruence shape consumer purchasing behaviour. It explicitly highlights the potential complementarity of information quality and source credibility, and frames product match-up as a critical boundary condition in the mediation of trust to purchase intentions. From a practical standpoint, the findings have implications for digital marketers, brands, and social media influencers. To build consumer trust, marketing practitioners must prioritise informative, authentic, and relevant promotional messages. Brands should also be careful when choosing influencers and promotional sources whose expertise, image, and audience suit the products they promote. This alignment can boost the impact of persuasive and believable reinforcement messages and increase consumers' purchase intentions.

## 8. Limitations and Future Research

The study has some limitations. First, the study's geographical and contextual scope may limit its generalizability to other consumer markets and cultural settings. Second, the study only considers a subset of constructs and does not include other factors that may influence purchase intention, including perceived value, brand image, consumer involvement, parasocial relationships, and electronic word-of-mouth. Third, self-reported data can introduce common method and social desirability issues. Future studies should address these shortcomings through cross-cultural and comparative research designs, longitudinal data, and more in-depth analysis of actual purchasing behaviour alongside purchase intentions. The framework could also be expanded to include other mediators, such as perceived authenticity and brand attitude, and other moderators such as product type, influencer expertise and consumer engagement. Moreover, applying experimental and mixed methods could offer a deeper understanding of how content quality and product congruence shape consumer decision-making across different digital marketing settings, and how source credibility affects it.

## Ethical Approval

This study is based entirely on secondary data obtained from published sources, including peer-reviewed journals, industry reports, and regulatory documents. No human participants were involved in the research. Therefore, formal Institutional Review Board (IRB) approval was not required. However, all ethical considerations were strictly followed, including proper citation of sources and adherence to academic integrity.

## Authors' Contributions

All the authors have read and approved the final manuscript.

## Conflict of Interest Statement

The author/s declare that there is no conflict of interest regarding the publication of this article.

## Funding Statement

The author/s did not receive financial support from any funding agency or external organization for the research, authorship, or publication of this article.

**Journal of Business Insight and Innovation**
**Volume 5 Issue 10, 2026**
**ISSN-p: 3006-2284, ISSN-e: 3006-0982**
**https://insightfuljournals.com/**

**Data Availability**

The datasets generated and analysed during the current study are available from the corresponding author upon reasonable request. The authors are committed to transparency and will provide detailed methodological information and analysis protocols upon request.

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