



**THE ROLE OF UGC MARKETING IN GENERATION Z'S IMPULSE
PURCHASING DECISIONS**

Lappeenranta–Lahti University of Technology LUT

Master's thesis, Programme in International Marketing Management

2025

Sanni Seppänen

Examiners: Assistant Professor Jarkko Niemi

Assistant Professor Jenni Sipilä

ABSTRACT

Lappeenranta–Lahti University of Technology LUT

LUT Business School

Business Administration

Sanni Seppänen

The role of ugc marketing in generation z’s impulse purchasing decisions

Master’s thesis

2025

50 pages, 3 figures, 4 tables and 1 appendix

Examiners: Assistant Professor Jarkko Niemi and Assistant Professor Jenni Sipilä

Keywords: user generated content, consumer behaviour, impulsive purchasing, generation Z,

This thesis explores the role of user generated content (UGC) in influencing impulsive purchasing behaviour among generation Z consumers. Understanding the effect of peer created content and how it influences the consumer behaviour is crucial for marketers in the digital age. The thesis examines how emotional and psychological factors affect the impulsive consumer behaviour by analysing the qualitative data collected through semi-structured interviews.

Key findings from the thesis are that authenticity, emotional engagement, and social validation are in the central of the effectiveness of UGC marketing. Findings suggest that emotional triggers can override rational evaluation, which can lead to immediate and unplanned purchases. Additionally, certain product categories are more likely to be purchased impulsively. Usually this is caused by visual appeal of the content and product alignment with trend-based content.

Thesis aims to contribute to the literature on consumer behaviour of generation Z by offering new findings into how this generation interacts with user generated content. Additionally, thesis provides applications for brands on how to utilize UGC in their marketing strategies and enhance engagement among gen Z consumers.

Table of contents

| | | |
|-------|--|----|
| 1. | Introduction | 1 |
| 1.1 | Research objectives..... | 3 |
| 1.2 | Research questions..... | 4 |
| 1.3 | Research design | 6 |
| 1.4 | Theoretical frameworks | 7 |
| 1.4.1 | User generated content..... | 8 |
| 1.4.2 | Impulsive buying behaviour | 11 |
| 1.4.3 | Uses and gratification theory | 14 |
| 2 | Literature review | 17 |
| 2.1 | Characteristics of generation Z | 17 |
| 2.1.1 | Internal and external factors | 18 |
| 2.1.2 | Consumption habits | 19 |
| 2.2 | Consumer purchasing journey | 21 |
| 3 | Methodology..... | 25 |
| 3.1 | Semi-structured interviews | 25 |
| 3.2 | Data selection..... | 26 |
| 3.3 | Data collection methods..... | 28 |
| 3.4 | Data analysis | 29 |
| 4 | Key findings | 32 |
| 4.1 | Trust and source credibility in UGC..... | 33 |
| 4.2 | Authenticity of the content | 35 |
| 4.3 | Impulsive need..... | 37 |
| 4.4 | Social influence..... | 39 |
| 4.5 | Product categories..... | 41 |
| 5 | Discussion..... | 43 |
| 5.1 | Limitations | 45 |
| 5.2 | Applications | 45 |
| 5.3 | Future research..... | 46 |
| 6 | Conclusions | 47 |
| | References..... | 51 |

Appendices

Appendix 1. Interview questionnaire

1. Introduction

The digital transformation of consumer behaviour and popularity of social media has altered how consumers interact with businesses and make decisions about what to buy. As social media has become important source of information and influence especially the younger generations buying behaviour. User-generated content (UGC) marketing has become one of the most impactful factors behind influencing consumer attitudes and purchasing patterns. In contrast to traditional brand-driven advertising, UGC is content produced by ordinary people, including social media posts, videos, reviews, and testimonials that can provide authentic perspectives on products and services (Kaplan et al., 2010). User generated content has become an important tool in marketing that impacts consumers trust and decision-making and previous research has identified generation Z's unique buying habits that are shaped by content they consume on the social media (Fromm et al., 2018). This thesis aims to examine the emotional and psychological factors as well as unique features of user generated content influencing impulse purchase behaviour among generation Z consumers to find valuable insights for the future of marketing.

For over a decade, the effects of social media on consumer behavior have been widely recognized. Social media platforms such as TikTok which has gained popularity especially among younger generation have changed marketing and brand communication and additionally have major influence on consumer behaviour. (Sesar et al. 2021). Social media has made it easier for consumers to find additional information to support the purchase decisions (Ramya al. 2016). Consumers are continuously exposed to information on social media which easily blurs the lines between entertainment and advertising. It is critical to study how user generated content influences impulsive purchases and how brands can adapt to the change of the perception of the content. Social media platforms like YouTube, Instagram, and TikTok are used every day and consumers are exposed to branded content several times a day in various social media platforms. Choi et al., (2017) found that younger consumers' trust less in traditional advertising and gen Z is more affected by user generated content. Peer-generated content is becoming increasingly important in influencing consumers purchasing decisions (Cheong et al., 2008). UGC is usually seen as more authentic to approach compared to traditional brand created marketing and it serves

additionally community which can drive for both planned and impulsive purchases (Daugherty et al. 2008).

The main objective of the study is to find reasons and connections between user generated content and rise of impulsive buying behaviour and create more depth to existing research of the factors affecting the phenomenon.

Impulse purchasing is a phenomenon in consumer behavior research, defined as unplanned, impulsive purchases motivated by emotional and situational triggers (Rook, 1987). Impulsive buying was previously largely influenced by traditional marketing strategies like in-store displays, promotions, and limited-time offers. However, with the increase in social media usage, these triggers have moved online, where the content has changed to evoke an emotional response, a sense of urgency, and social proof. (Argoncillo et al 2018). According to Goel et al. (2022) impulse buying includes following characteristics,

1. It is unplanned without prior plans for purchasing
2. Quick process without taking much time to evaluate the decision
3. Purchase is made without prior intention of buying
4. Strong hedonic urge to buy immediately
5. Purchase is made without thinking of the consequences
6. Purchase is the result of external or internal stimuli

Amos et al. (2014) found that between 40 and 80 percent of all purchases are impulse buys. In comparison to previous generations, generation Z relies more to their online communities for approval before making purchases rather than depending only on commercial messages. This raises the question of how much user-generated content influences generation Z's impulsive buying habits and which internal and external factors influence this behaviour. Previous research suggests that impulse purchasing behaviour among gen Z consumers is influenced by perceived enjoyment of social media use and suggests that more research is important for understanding how credibility of the user generated content affects the impulse buying. (Obadă et al., 2024)

Generation Z is born between 1997 and 2012 and have rely strongly on technology since they have grown through the rise of social media. Compared to previous generations, this

generation has a high level of digital literacy for social connections online. Because of the digital native nature of the generation, their interactions in social media platforms have a great impact on their buying behavior. (Schroth, 2019). This study aims to connect the previous research of younger generations' unique consumer behavior and provide valuable insights into the psychological and behavioral factors that encourage them to more impulsive purchasing behavior.

This thesis is structured as follows: Chapter 1 introduces the research and justifies the importance of the study. Chapter 2 includes the literature review on UGC, social media marketing, and consumer behaviour of Generation Z. Chapter 3 describes the research methodology. Chapter 4 presents the data analysis and Chapter 5 discusses the findings, implications, and conclusions for the research.

1.1 Research objectives

With a significant impact on specifically younger generations' consumer behavior, user-generated content has emerged as a significant aspect in the rapidly changing digital marketing tactics. Since Gen Z has been familiar with digital tools from young age they are more impacted by content that seems to be both customized and produced by peers or influencers in their local communities (Shetu, 2024). The increasing dependence on UGC offers marketers a significant chance to leverage the mechanisms by which this type of content influences consumer decisions. Social media has changed how people discover, evaluate, and purchase products and services while the algorithms that rank and prioritize content on users' feeds have taken on a crucial role in determining how people consume content. (Goh et al. 2013) For Generation Z, these patterns can be influenced by forms of content created by individuals rather than brands. The characteristics and actions of this generation provide a framework for studying the dynamics of influence created through social media.

The main objective of this research is to find the connections between UGC marketing and impulse purchasing behavior with Generation Z consumers. Specifically, the research aims to:

1. Study the importance of factors such as trust and authenticity in user generated content and what is the influence in impulse purchasing decisions.
2. Through interviews study the impact of social influence, including peer recommendations on gen Z buying behavior.
3. Evaluate the emotional and psychological triggers that drive impulsive decision-making in response to user generated content.
4. To examine which product categories are most approachable to impulse purchases.

1.2 Research questions

As previous chapters imply, academic research has identified the impact of different content types, including brand created content and user-generated content, on various stages of the purchasing process. Furthermore, because the importance of social media has been raising there has been much discussion about the different platforms power and how it affects users. The need for more research on these subjects has been mentioned by several researchers.

Main research question: How does user generated content influence Generation Z's impulse purchasing behavior?

Rodgers et. al, (2014) suggested that the influence of UGC depends on the context where it is posted, and more research is needed on the different platforms of the internet and pointed out the need to further investigate the topic from several industries. More recent research by de Vera (2024) aligns with Rodgers et al. and further studies the effectiveness of UGC based on the platform and context. De Vera highlights the strategic use of various social media platforms with different purposes. For instance, more visual platforms would be able to engender emotional affinity, compared to forum platform that provide more informational exchange. To achieve defined objectives, the study will address the following research questions:

Q1: What characteristics of social media platforms drive impulsive purchasing among gen Z?

The first subquestion aims to measure how the platform specific interactive and technical affect the spontaneous purchasing behavior. Generation Z consumes visually intensive, algorithmic platforms daily and it is crucial to examine how features like personalized feed content, viral trends, and social validation most effect on impulse purchasing behavior. This question addresses the direct suggestion of Rodgers et al. (2014) and de Vera (2024) for more platform-relevant research that consider impulse behavior as being potentially impacted by each social media environment.

Q2: How does emotional and psychological factors affect impulsive decision making?

The second sub question was defined to study more in depth the internal drivers of impulse purchasing behavior. By examining emotional and psychological aspects, the study is able to determine the forms of UGC that tend more likely to drive impulse purchasing behavior and the rationale for these responses being more significant with Generation Z. This question brings depth into the behavioral analysis and links the stimuli from the outside with the internal choice drivers.

Q3: Are certain product categories more likely to be purchased impulsively due to UGC exposure?

This subquestion addresses the connection of content type and the importance of the product categories in the context of impulsive purchasing behaviour. The question was included to explore whether the visual appeal, affordability, or trend sensitivity affects its likelihood of being purchased impulsively after UGC exposure. By identifying which product categories are most affected can allow marketers to enhance their content strategies based on the product they are offering. Examining this question provides a better understanding of product specific features to take in to account as brands are developing UGC based marketing strategies.

This research seeks to provide relevant findings for brands, and businesses seeking to understand and engage generation Z consumers effectively and leveraging user generated content in their marketing strategy. With the identified motives of impulse purchases, brands can plan their marketing strategies to create more meaningful content that speaks to gen Z consumers. The study contributes to academic literature on digital consumer behaviour, offering new insights into how social media marketing shapes purchasing decisions. As the

digital economy is continuously evolving, understanding UGC marketing will be essential for brands aiming to maintain consumer trust and drive engagement in a competitive market.

1.3 Research design

This chapter explains further the plan of collecting the answers to the research questions and analyzing the data, which is an essential part of the study. In academic research, quantitative and qualitative research are the two main research design types. Quantitative research design aims to investigate correlations between variables and analyzed using statistical methods. (Thornhill et al. 2016) Additionally, qualitative research was chosen for this study since it uses non-numerical data collection and analysis techniques in an attempt to study social relationships and describe reality as experienced by research participants (Adams et al., 2014).

Semi-structured interviews were chosen for this thesis as a methodology for data collection. The qualitative approach is appropriate for this study design as it focuses on methods like interpretive analysis, interviews, and observation more than the quantitative approach does. (Berends et al., 2019) Qualitative research is more frequently linked to philosophy and it requires researchers to evaluate social aspects and interpretations rising from the research topic (Saunders et al. 2016).

Additionally, reliability and validity are addressed in this study. The consistency of the research method and the ability to replicate the results under similar and comparable conditions are two factors that determine reliability (Golafshani, 2003). Reliability in qualitative research does not mean that another researcher will find the same results, but that the method is methodological, transparent and thoroughly documented (Nowell et al. 2017).

In this study, reliability is ensured through three measures:

1. Used methods are described and documented to ensure a methodological approach that can be repeated.
2. Ensuring that each participant was asked comparable questions to be able to analyse and compare the data.

3. Consistent coding framework were used during thematic analysis to ensure that themes were identified from the interviews.

Validity in qualitative research means ensuring that the findings truly reflect the topic being studied and that the interpretations are accurate and meaningful. It is important to check that the research methods match the research objectives and that the conclusions are based on real data (Creswell et al., 2000). Quantitative research often uses numbers to test validity, but qualitative research focuses on accurate research methods to ensure that results are reliable. Quantitative research aims to get findings that are meant to be generalizable, unlike qualitative research which focuses on a detailed understanding of the research context (Tracy, 2010). One important aspect of validity in qualitative research is credibility which means that the results should reflect the experiences and opinions of the participants (Shenton, 2004) In this research, comparing interview responses with past studies on user-generated content and impulse purchasing helps confirm the findings and makes them more reliable. Also, it was ensured that interview questions matched the research objectives. By carefully analysing the data, the study ensures that its conclusions are based on actual experiences and observations of the interviewees.

1.4 Theoretical frameworks

This chapter will cover the most relevant theoretical frameworks for the study and introduces the most important theories that help to explain gen Z consumer behavior based on the previous research. Since the rise of social media consumer purchasing journey has changed making brand-driven marketing compete with the more authentic marketing where peer recommendations and content are in a key role (Kaplan & Haenlein, 2010). Traditional advertising strategies have relatively less effectiveness since gen Z engages more with authentic content rather than brand messaging (Daugherty et al., 2008). Also, user generated content has become a source search engine for product discovery.

The influence of peers and trends on consumer behavior is explained by the social proof theory (Cialdini, 2001) and the fear of missing out phenomenon (Przybylski et al., 2013). The AIDA model (Kotler et al., 2016) describes the way of how marketers attract and capture

the attention of consumers, encouraging them to take action. Uses and gratifications theory (UGT) discusses on the phenomenon of active participation in user-generated content among the gen Z as well as its impact on buying behavior. Additionally, Choi et al. (2017) argued that content shared in closed or private social network services e.g., private Instagram stories leads to higher emotional and cognitive trust than open platforms like Facebook or Twitter.

1.4.1 User generated content

Digitalization has transformed the way people consume media, enabling users to not only consume but also create content. According to Li et al. (2021), user-generated content marketing has been increasingly included in marketing strategies in recent years. UGC has also become an important source of information about various products and consumer marketing tools. Previous research argues of the correct definition for user generated content. McKenzie et al. (2012) have defined user generated content as typically produced by individuals reflecting personal experiences or opinions meanwhile Kaplan et al. (2010) describe UGC to be all various ways that people use media in all formats, including for instance text posts, reviews, photos, and videos. According to Owasu et al. (2016) user-generated content can be described as opinions, experiences, reviews and discussions shared by consumers, authors or professionals. These contributions are created independently and have no commercial value. They usually reflect personal use or familiarity with products, services or brands. Despite the various and broad definitions, user generated content is defined to be content which is created by users who are typically not paid by the brands they are promoting (Santos, 2022).

UGC is available on a wide range of digital platforms and can be accessed by anyone. One of the key characteristics of UGC is content that appears natural and spontaneous. However, if a user advertises or produces brand-related content, the consumer becomes a face for the brand (Cheong et al., 2008). UGC has an impact on the consumer purchase decision process and it can be a powerful tool for particularly customer-focused companies that must continuously focus on detailed data of customers and stay aware of the audience trends. (Nam et al., 2014). Traditional marketing is usually brand-controlled and strategically designed but UGC is created by regular individuals. UGC marketing has special features that focuses on social media posts, online reviews, and product testimonials (Kaplan & Haenlein,

2010). Content is usually organic and not brand created which makes it often perceived as more authentic and relatable (Daugherty, Eastin, & Bright, 2008). UGC is influencing decision-making at various stages of the purchasing journey. The purchasing journey begins in the awareness stage where consumers are introduced to new products on social media feeds which often creates an interest. After the initial interest has been created, consumer moves to the consideration stage where UGC can provide more valuable insights through reviews, testimonials, and comparison that helps the viewers to evaluate their options. At the final stage of purchasing journey, the purchase is made. (Kotler et al., 2016).

Nanne et al. (2020) notes that the authenticity of UGC significantly increases its value to consumers, as it is seen as more genuine form of endorsement than brand-created content. According to Li et al. (2021) trust and authenticity are the key factors of effective user generated content that shapes the consumer behaviour. Consumers are grown to be sceptical of traditional advertising and learnt to recognize promotional intent. (Cheong & Morrison, 2008). In contrast, UGC is perceived authentic since the individuals that are creating the content independently are seen as peers which makes the content seem more credible. (Tyrväinen et al., 2023).

The effectiveness of UGC among gen Z can largely be divided into two psychological factors: social proof and the mirror effect (Naeem et al., 2025). According to social proof theory, people tend to adopt behaviours and make decisions based on the actions of others (Cialdini, 2001) and in the context of digital marketing, UGC can be seen as a form of social proof. When consumers encounter their peers using and reviewing products, the content creates a sense of trust and the perception that the product is popular and desirable (Hennig-Thurau et al., 2004). Smith et al. (2011) found that generation Z prioritizes social validation and by seeing a product being used by peers creates a validation. The validation builds up a courage to make the decision to buy and when being exposed to this content frequently, the interest towards it keeps growing. Research by Friestad et al. (1994) supports the statement by defining the persuasion knowledge model. The model suggests that once consumers notice the commercial content they will become more critical towards it which indicates the higher trust towards individually created UGC compared to firm generated content (FGC). The mirror effect refers to a theory about how individuals see themselves in others and once consumers see their peers using a product, significantly lowering barriers to purchase. (Stocchi et al., 2024)

Social media platforms have made the rise of user generated content possible. Platforms such as YouTube, Instagram and TikTok allow users to create, share and interact with content and interactive features of social media platforms also encourage conversation and community around user-generated content. By participating, consumers feel more a part of the brand and its community, which improves the customer experience (Muniz & et al., 2001). Consumers may also feel urge to purchase a trending product to stay relevant or be part of a larger community (Przybylski et al., 2013). Usually, the algorithm exposes users to new products and trends which encourages viral content and highly engaging and interactive content allows certain trends and products to go viral in very quickly (Stephen, 2016). Compared to traditional marketing techniques, research shows that user-generated content also increases engagement and improves conversion rates (Tuten et al., 2017).

As discussed earlier, there are specific characteristics that make UGC appear more appealing for consumers:

1. Compared to brand created advertisements, UGC content feels more authentic (Smith, 2011).
2. UGC combined with platform-specific algorithm often features individuals who remind the target audience which makes it seem more reliable (Kaplan et al., 2010)
3. UGC usually includes stories or highlights personal experiences that resonate emotionally, creating a stronger emotional connection with the product or brand (Fromm et al., 2018).

Researchers have also discussed the challenges regarding user generated content. Since UGC is created by individuals, it has a risk of lacking brand content management which can lead to negative or unfavorable reviews. Negative message spreads as quickly as positive content and can potentially damage a brand's reputation (Cheong et al., 2008). Interestingly, relatively new phenomena of "cancel culture" is associated with the social media. The act of cancelling can create consumer boycotts towards brands which are perceived as nonethical. Cancelling usually follows when content creator or brand is being involved in a controversial opinions or have acted unacceptable in past or present. (Saldanha et al., 2022) Cancel culture creates a significant risk with possible long term negative effects for brands if there is no content management the content or the person presenting it. Another challenge rises when brands often collaborate with influencers to create UGC and there is a risk of authenticity

being compromised. Consumers have learnt to notice inauthentic content, which can lower the trust in both UGC and the brand (Fromm & Read, 2018).

Goh et al. (2013) confirm that there is a gap in research user generated content affecting at the individual consumer level. The previous literature of the role of UGC and its relevance for marketing examines aspects from its impact on brand perceptions to its effects on consumer loyalty. However, most of the existing research has not identified the unique interactions of generation Z with UGC and there is a significant gap in research examining effects that user generated content has in generation Z's consumer behaviour.

1.4.2 Impulsive buying behaviour

Impulse purchasing behaviour is a psychological and behavioural process that has evolved with the rise of digital marketing and social media. Unlike traditional retail, where impulse purchases are triggered by in-store exposure, digital environments push impulse buying through passive product discovery and algorithm-driven recommendations. The phenomenon was first acknowledged as an irrational behaviour in the 1940s (Luna et al., 2000). Later, Rook (1987) defined impulse buying behavior as purchasing without engaging in a process of evaluation with the objective. It is driven by both internal and external factors and by impulsive decision the consumer seeks immediate gratification of fulfilling the need rather than solving a rational problem. Unlike rational purchasing, which is more careful evaluation of factors such as need, price, and quality, impulse buying is often emotionally driven (Rook, 1987). According to Karbasivar et al. (2011) external factors refer to marketing actions that are created by a brand in attempt to establish a need of purchasing. Traditionally these marketing actions are for instance product placement, limited-time discounts, and sensory cues like music and lighting (Dawson & Kim, 2009). Internal factors focus mainly on the individual characteristics that make a consumer engage in impulsive purchasing behaviour. (Payne et al. 2004) According Prakash et al., (2017) internal factors involve personality traits which determine consumers impulsive buying tendency, emotional states and demographic factors and Amos et al. (2014) identifies emotional triggers as key drivers of impulse purchasing.

Social media and e-commerce has shifted the dynamics of impulse purchasing since the internet is working as a shopping platform that allows the consumer to shop at any time of

the day. (Dawson et al. 2009) E-commerce has made it possible to purchase with ease, customization and flexibility (Goel et al. 2022) and in digital environments, impulse purchases are affected by platform features like quick checkout processes and targeted advertising. (Parker et al., 2016) According to Chen et al. (2023) shopping online gives consumers freedom compared to physical stores, which increases the likelihood of impulse buying. Also in digital environments, impulse purchases are increasingly shaped by social influence, peer recommendations, and platform algorithms (Kaplan et al., 2010). Abdelsalam et al. (2020) additionally found that social commerce platforms e.g. Instagram Shop are filled with various stimulators such as flash sales and peer-recommendations. There are differences in characteristics of impulse buying in traditional retail and e-commerce. Compared to traditional point-of-sale marketing in retail stores which includes exposure of products such as seeing an item on a store shelf or being influenced by in-store promotions (Dawson et al., 2009), in digital environment impulse purchases often occur through passive exposure to content, where consumers encounter product recommendations in their social media feeds (Kaplan et al., 2010). In digital environments, purchases can be completed instantly with one click, stored payment details, and integrated shopping experiences compared to the physical stores where consumers must go through the checkout process before completing a purchase, which can provide a brief window for reconsideration. (Solomon et al., 2017). The table 2 summarizes key differences in traditional and online shopping characteristics.

| Factor | Traditional | Digital |
|---------------------------|------------------------------|-------------------------------------|
| Trigger type | Sensory clues | Social proof, FOMO, viral content |
| Purchase speed | Delayed by checkout process | Instant, seamless, one-click buying |
| Product Visibility | Limited to in-store exposure | Algorithm driven, frequent exposure |
| Social influence | Shopping with friends | Peer reviews, influencers, trends |

Table 1. Key differences between traditional and digital characteristics. (Dawson et al. 2009)

Traditional advertising often relies on direct brand messaging unlike social media platforms that create an environment where consumers are constantly exposed to product recommendations in a seemingly organic way. Platforms serve as interactive spaces where product discovery happens passively, through content consumption (Cheong et al., 2008). Since digital marketing tactics are well adapted into the passive social media consumption, it has blurred the lines of entertainment content and marketing content. This integration might have made the impulsive purchasing more accessible and tempting especially among younger consumers. (Fromm et al., 2018)

According to Amos et al. (2014) impulse purchasing is driven by a strong desire to buy a product and it usually happens quite sudden after encountering the product. Especially, when the product is perceived as trendy or socially validated, the desire can be strong. Because of the interactive nature, the social media the social influence is also more pronounced compared to traditional retail. Social validation in retail is usually influenced by salespersons or friends and family while in the digital environment desire can be affected by online communities, influences or individual recommendations from peers. (Hennig-Thurau et al., 2004). By seeing how certain product is used in real life, or how other people see it adds levels of social validation that encourage impulsive decisions since it offers a feeling of authenticity than traditional advertising that depends on storylines developed by the company. Platform algorithms that personalize content can also support impulsive buying behavior because this approach ensures that consumers are constantly exposed to products that align with their interests, increasing the likelihood of impulsive decisions (Stephen, 2016). In social media platforms, consumers encounter personalized content in a way that product discovery is more unplanned. In comparison, in the traditional retail environment consumers have control over which product categories they browse.

As mentioned previously, one of the primary drivers for impulsive purchasing behavior is emotional engagement to the product. Consumers are more likely to make impulsive purchases when it is associated with a positive experience (Dholakia, 2000). Usually, social media creates emotional connection by presenting products in engaging ways, for example storytelling, product demonstrations, or testimonials from individuals (Tuten et al., 2017). The emotional appeal of content can create a sense of excitement or aspiration that encourages consumers to make impulsive decisions without rational evaluation (Berger et al., 2012). Electronic word-of-mouth (eWOM) is often used for social proof which describes

the situation where consumers rely on shared experiences from other individuals, such as seeing multiple users recommending a product, sharing positive experiences, or showing its use in real-life. The presence of likes, comments, and shares further reinforces the idea that a product is popular and worth buying. Social proof usually strengthens the way consumers perceive products as more valuable and credible. (Amblee et al., 2011) As Francis et al. (2018) found, validation and social proof is considered as particularly strong among generation Z. Social interactions in digital environments are affecting consumers, and it is easier than before to compare experiences with others. Tanhan et al., (2022) defines the fear of missing out (FoMO) phenomenon as a need to connect with others in social media which can create a feeling that others may have better experiences. In the context of consumer behaviour, the fear that a product may sell out or a trend may pass creates a sense of urgency that pushes consumers toward quick decision-making (Tanhan et al., 2022). Social media platforms are optimized to maximize this effect by promoting trending products and can create a feeling that delaying a purchase may result in regret (Stephen, 2016).

1.4.3 Uses and gratification theory

The uses and gratifications theory (UGT) is useful framework for this study for evaluating consumer behaviour and media influence. Theory has its roots in the 1970s and was developed by Katz et al. (1973), who outlined the core assumptions of the theory and categorized user motivations for media use has been applied to various areas and highlights the role of interactivity and choice of available digital sources in driving individuals to use media and content to reach media satisfaction. Later, Palmgreen et al. (1985) refined the theory and Rubin (2009) applied UGT to television audiences, confirming the theory's relevance in explaining media consumption based on individual psychological needs. With the growth of the internet and digital platforms, UGT took on a new meaning, and Ruggiero (2000) argued that digital media significantly increased user interactivity. More recent research by Sundar and Limperos (2013) extended UGT by introducing a model that considers the technological capabilities of digital platforms, such as interactivity and navigability, as important enablers of satisfaction-seeking behaviour. Also, relevant research of consumer behavior by Papacharissi and Rubin (2000) examined the uses of internet-based communication and identified specific gratifications linked to online behaviours, such as convenience, and information-seeking. Mostly used in communications literature, UGT is

also relevant when discussing about social media marketing. UGT provides a theoretical framework to understand and evaluate why consumers engage with digital platforms, content and brands. The shift from one-way media consumption to interactive platforms means that consumers are not only passive observers but also active participants in the creation of content.

According to Lan-Ying et al. (2014), it is essential to understand user's motivation in participating in online communities for further research in evaluating social media usage. Other media theories mostly concentrate on what media does to individuals but this change in viewpoint offers a foundation for understanding how consumers actively choose and use media content. (Ruggiero, 2000) UGT provides a point of view for why users select different platforms and how they interact with personalized content. According to Lariscy et al. (2011), the core of UGT is that individuals are consuming media to fulfil needs which leads to the gratifications and social media can be seen as a media channel where sources of information are created and consumed. (Whiting et al., 2013) These themes define which media channel individuals choose to fulfil the need of gratification. Ruggiero (2000) highlights the relevance of the application and importance of UGT in understanding the motivational perspectives of social media use. Researchers have found a research gap in understanding how the experiences users have on social networking sites influence the link between the social benefits they seek and their actions on these platforms. (Lan-Ying et al., 2014). UGT has also faced criticism because the theory looks at media behaviours rather than media content, so it can be overly general and lack predictive ability. (Sundar et al., 2013)

According to Whiting & Williams, 2013, motivation can be divided into common themes which vary depending on the objective of the need. Consumer behaviour is heavily influenced by psychological drivers and social context where both play significant role in need creation. Uses and gratifications has a focus on the psychological and social motivations and how these are shaping the consumer behaviour and creating impulsive buying habits. Need creation refers to the process when consumers' sense of need is influenced through marketing or brand interaction. In the context of marketing, creating needs can also stimulate consumer need for non-essential products by matching the product with consumer desires. Costanza et al. (2007) found a core for this concept, arguing that human existence is linked to the creation of needs that drive value perceptions. This insight

is important in for brands for creating messages that align or shape consumer needs by marketing products that fulfils needs and present products not only as practical solutions, but emphasise satisfaction, status or identity. The analysis by Wibowo (2022) reveals that the appeal of social media lies in its ability to meet created needs such as mobile entertainment and peer influence, which align with the gratification based behaviours of younger demographics. Need creation is a concept in consumer behaviour and marketing and refers to how consumers perceive value, make purchasing decisions and engage with brands. By creating an environment where consumers feel relevant to the brand identity, companies can increase demand and improve long-term loyalty. By understanding the principles of need creation, brands can create genuine relationships with consumers and transform products from mere commodities to meaningful products that meet consumers' needs.

2 Literature review

The literature review chapter aims to cover key topics to understanding relevant previous research for studying the subject. The chapter will include important research finds the subject. The objective of the study is to broaden the research of how UGC affects the impulsive consumer behaviour among gen Z and highlight the evolution of unique consumer behaviour characteristics in the digital era. Additionally, this thesis focuses on the importance of social media and user generated content as an driver in impulsive consumer behaviour. Generation Z was specifically chosen in this study for a reason that they are the first generation that have grown up with access to the internet and social media. By studying this demographic, the research aims to gain insights into the psychological and social factors driving the impulsive purchasing consumer behaviour.

Various studies have previously researched the role of social media in consumer behavior. Vellamy et al. (2023) have researched how algorithmic-driven recommendations create a sense of urgency among younger consumers and encourage more spontaneous purchases. According to Wang et al. (2023) social media algorithms are designed to maximize user engagement by personalized content based on interactions and preferences and because of the personalization, the algorithms impact gen Z's purchasing decisions by increasing exposure user-generated recommendations that they are interested in. The personalized and algorithm-driven marketing also enhances brand visibility and effectively influences consumer choices (Chakola, 2022). Similarly, Shukun et al. (2024) have found the psychological triggers in social media platforms which drive impulse purchasing. Additionally, suggests that cognitive and affective attitudes are predictors of generation z consumers' impulsive buying behaviour. This study aims to examine the research gaps in existing studies by focusing specifically on generation Z's interaction with UGC and its impact on their decision-making process.

2.1 Characteristics of generation Z

To understand the consumer behaviour of gen Z it is essential to define the previous research regarding the typical traits of gen Z individuals. Defining the characteristics not only helps

to understand the behavioural but also psychological traits and habits that drive towards certain consumer behaviour. Born between 1997 and 2013, Al-Shafari et al. (2023) define generation Z as the first generation grown up with the born of the internet which is the reason gen Z is also referred to as digitally native generation. Compared to previous generations, Gen Z have had the access to digital platforms and diverse information from very early age. (Djafarova et al., 2021) Previous research has found that gen Z's differ in the brand loyalty compared to the previous generations. Social media and internet have provided access to many alternatives for gen Z in products and services and since they are advanced in media literacy this generation also have high standards for the content they consume. (Özkan & Solmaz, 2017)

2.1.1 Internal and external factors

Authenticity is one of the key values in gen Z's and compared to the older generations they are not as much affected by the traditional marketing tactics (Williams et al., 2010). Also, according to Djafarova et al. (2021), gen Z is the most desire driven generation who value the communications of the brand from micro-celebrities and peer users as they find it more authentic than traditional firm created content and they perceive it as more authentic and trustworthy. This generation consumes more content than any other age group (Djafarova et al., 2021) and their consumption behaviour is heavily influenced by their online identity and their need for acceptance (Fromm et al., 2018). According to Priporas et al. (2017) there are four key external characteristics that shape the digital consumer behaviour of gen Z:

1. Generation Z is tech savvy and interested in new technologies.
2. They value the ease of use and convenient solutions for purchasing.
3. A desire of feeling of belonging.
4. They desire to temporarily escape the realities they face.

Gen Z consumers desire for acceptance and a sense of belonging. Previous research have found that they define the sense of belonging strongly by the community around them. Different aspects of life, such as style and leisure activities, influence the way their feeling of belonging. A strong desire for approval combined with endless sources of content can influence their consumption habits (Williams et al., 2010). Generation Z is interested in

mental health and understands its importance, which influences their attitude towards the marketing that brands create. Previous research suggests that the younger generation is more engaged to brands that offer authenticity and emotional engagement rather than overly commercial content (Smith, 2019). According to research by Johnson et al. (2021) the personalised marketing significantly increases engagement among this demographic. This suggests a shift towards interactive consumer experience especially on social media platforms. Research by Priporas et al. (2017) suggests that the consumption behaviour of Generation Z makes them particularly sensitive to social influences and emotional triggers.

2.1.2 Consumption habits

By understanding the factors that influence the consumption habits of this age group brands are able to effectively reach and engage this demographic. Generation Z has grown into online shopping and variety of the options that are easily approachable. A report by Newman et al (2021) found that over 70% of Gen Z consumers prefer to search and purchase products rather online than in traditional retail stores, and according to Harris (2022), 65% of Gen Z consumers use mostly their mobile devices to shop, which highlights the need for mobile-optimised shopping experiences.

As mentioned previously, this generation values authenticity and transparency more than any previous generation and they are more likely to purchase from companies that prove to be trustworthy among peers. This generation also expects a high degree of personalization in their shopping experiences. Interestingly, Johnson (2019) found that 60% of gen Z consumers prefer brands that have commitment to sustainability and ethical practises. According to a study by Taylor & Francis (2021), personalised advertising on various channels increases the purchase intentions of Generation Z by up to 40%. This research supports the idea that Gen Z is attracted to brands that can tailor their marketing content to match consumer preferences. While brands can tailor their content to meet consumers' preferences, the younger generation still perceives peer recommendations as having a significant factor more than traditional advertising or brand created content. A study by Deloitte (2021) found that 55% of generation Z consumers perceive peer reviews as important when making purchasing choices, supporting the argument that content has a

significant impact in shaping consumption habits. Peer reviews is important attribute creating a sense of authenticity and trustworthiness.

There are some factors like technology, economy, and culture that affect different generations in multiple ways, for instance, different shopping behaviors across age groups. Two generations with different consumption behavior and decision processes with each other are Generation Y (Millennials) and Generation Z. If anything, the Millennials stood at the forefront of internet and social media, while Generation Z is the first generation to grow in an environment with algorithmic content and social media as a part of their everyday life (Fromm & Read, 2018). These set-up very different preferences for both generation in interacting with brands, evaluating products, and making purchasing decisions.

According to research by Francis et al., (2018), gen Z consumers are more easily affected peer recommendations and concerned of missing out on a ongoing trend. This can be a driver for irrational and impulsive purchasing since they don't want to fall behind. This generation desires the feeling of belonging and they are more easily influenced by social proof and trending content. In comparison, older generation finds additional value, well-known brands, and having a comfortable online and offline shopping experience as the top priorities in the purchasing context. (Francis et al., 2019). There are also differences regarding the platforms they prefer to use between the generations, gen Z is more interested in TikTok and Instagram, while Millennials are more interested in Facebook and YouTube (Deloitte, 2021).

| Category | Generation Z | Generation Y |
|----------------------|---|---|
| Motivation | <ul style="list-style-type: none"> • Experience driven, • Emotional engagement, • Influenced by trends | <ul style="list-style-type: none"> • Value-driven • Convenience oriented • Influenced by peers |
| Brand loyalty | <ul style="list-style-type: none"> • Lower brand loyalty • Prefers personal values | <ul style="list-style-type: none"> • Moderate brand loyalty • Values reliability |

| | | |
|----------------------------------|---|--|
| Channel | <ul style="list-style-type: none"> • Online shopping • Mobile commerce | <ul style="list-style-type: none"> • Online & in-store • Omnichannel |
| Influence of social media | <ul style="list-style-type: none"> • High influence • TikTok & Instagram | <ul style="list-style-type: none"> • Moderate influence • Facebook & Instagram |
| Decision making | <ul style="list-style-type: none"> • Impulsive • Relies on peer recommendations | <ul style="list-style-type: none"> • More deliberate • Research before purchasing |
| UGC | <ul style="list-style-type: none"> • Uses for product research and validation | <ul style="list-style-type: none"> • Uses UGC but also trusts brand-created content |
| Impulsive purchasing | <ul style="list-style-type: none"> • High tendency • Driven by FOMO and trends | <ul style="list-style-type: none"> • Lower tendency • Prefers planned purchases |

Table 2. Consumer behaviour comparison between Gen Z and Gen Y

Table 2. provides a comparative overview of key consumer behavior characteristics of Generation Z and Millennials, based on insights from Kotler & Keller (2016), Deloitte (2021) and Francis et al. (2018). By understanding these generational differences marketers can better develop targeted marketing strategies that resonate with each segment's expectations and purchasing behaviors.

2.2 Consumer purchasing journey

Across the consumer behavior research consumer purchasing journey is often defined with AIDA (Attention, Interest, Desire, Action) model. The model was developed in the 19th century and is a helpful way to evaluate each stage of how people make decisions before buying something. (Barry et al., 1990) This framework breaks down the steps a consumer typically takes from becoming aware of a product to the moment they make the purchasing decision. AIDA model has been effective framework in marketing and still holds relevance today. This chapter describes the consumer purchasing journey through the AIDA model and discusses how it applies to the research topic and generation Z's purchasing decisions. This framework was chosen for this study to examine the effects of impulse purchasing

behavior in the model. Impulsive purchasing is unplanned and usually urgent decisions which indicates to the less impact on the interest and desire phases.

Attention

The first step for a brand is to manage to grab people's attention with your product. Getting to the second step is harder than ever in today's world, where advertising is all around us (Kotler et al., 2016). Brands are constantly trying to find their place in a market full of various marketing messages. It is important for a brand to choose the most appropriate of platforms to make their product stand out. UGC has emerged as a popular form of content because it stands out by appearing more authentic and natural than traditional advertising. According to Smith (2004), younger generations are particularly interested in visually appealing short films such as Instagram Reels or TikTok. For example, TikTok's algorithm works well at creating visually appealing and relevant information, allowing user-generated content to easily stop people while browsing and quickly capture their attention (Pavlou et al., 2000).

Interest

Keeping the consumer's interest is the next step after getting their attention. Whether it satisfies the consumer's requirements or personal preferences, the goal of the engagement phase is to provide something valuable and meaningful to the consumer in order to gain momentum (Belch et al., 2013). The relevance of user-generated content is particularly crucial in the second interest stage of the purchase path since user-generated content can be perceived as more easily identifiable and increase consumer trust in the content compared to typical brand marketing (Cheung et al., 2008). Peer-posted reviews, how-to videos and product reviews provide useful insights and increase interest at this stage of consumer purchasing journey.

Desire

The third desire stage is characterised by a strong interest in the product that turns into a desire to own it and the buyer seriously considers buying the product. With the aim of creating an emotional bond with the consumer by highlighting the specific benefits of the product brands aim to create content to keep consumer engaged. Social proof is crucial to the third stage of the consumer journey and is an important factor in supporting the desire. User generated content is also relevant in the third stage of the purchase path, as the use of

the product and support for things that people highlight creates an atmosphere of attractiveness. (Goodrich et al., 2014).

Action

The final step in the consumer purchasing process is the purchase decision itself. From a marketing perspective, the final stage of the AIDA model focuses on activating the consumer to take a specific action, i.e. to purchase the product or service. This stage has two important characteristics to make the consumer make a final decision: the smoothness of the buying process and the creation of clear call-to-action (Kotler & et al., 2018). Social media platforms can promote consumer activation, as platforms can easily incorporate functionalities such as "buy now" buttons and links to the brands e-commerce platforms. As mentioned earlier, the perceived authenticity and relevance of user-generated content might significantly increase the likelihood of consumers acting. When UGC includes calls- to-action to purchase a product, consumers are more likely to be persuaded to make a purchase. Hence, UGC is a key factor in e-commerce and important factor for brands to engage consumers towards the purchase. (Berger et al., 2012).

The AIDA model is a simple framework to study consumer behaviour and to break the marketing activities to different stages of the purchasing process. The internet and social media have changed the traditional consumer journey, offering consumers new opportunities to interact with brands, ask peers for their opinions and easily access product information which have led to the change that has had a significant impact on how brands approach the market at different stages of the purchase path. The impact of social media has recently grown to be one of the most important channels for brands to raise awareness and promote their offerings. Previous research shows that gen Z consumers value the genuine peer insights that change the decision-making process which makes the decision-making process among younger generation more complex. Traditional media platforms have long been pillars of marketing however media platforms have changed since social media has become the largest advertising channel that provides consumers easy and engaging ways to communicate with businesses and each other, leading to more collaborative customer relationships. According to Kaplan and Haenlein (2010) consumer purchasing journey have had a shift from passive consumption of advertising messages to active participation, which presents consumers as both, the audience and the content producers. UGC is in the core of the active participation and engages the audience and the content creators.

While the AIDA model has long served as a good framework for studying consumer behaviour, it also has limitations. Critics argue that the model is too simplistic, and its structure oversimplifies the purchase path, especially when studying modern consumer behaviour in digital contexts where decision-making is not simple and is influenced by various factors (Smith, 2004). For example, consumers may switch between interest and desire several times while searching for more information or considering alternative products. The final step in the AIDA model is the purchase, and the model does not take into account post-purchase behaviours such as leaving reviews which is increasingly important in influencing the decisions of others in the digital environment (Hoffman et al., 1996). Francis et al. (2018) presents a new view for modern consumer's decision journey, which can be viewed as a loop that considers the continuous evaluation of a brand after purchase. This model also takes into account the importance of consumer interaction and social proof in the purchase path (Edelman et al., 2015).

Despite these criticisms, the AIDA model provides a useful framework for analysing the core of the purchase process and facilitates the focus of the study on relevant points. When investigating the impact of user-generated content, the basic principles of the AIDA model can be used: attracting attention with authentic and visually appealing content, generating interest with compelling stories, creating desire with social proof, and stimulating action with integrated platform features. This study aims to examine the impact of UGC content in capturing attention, sustaining interest, creating desire and encouraging action, and how this model behaves in the context of impulsive purchase decisions.

3 Methodology

This chapter will explain the rationale for choosing a qualitative methodology, provide an overview of the research design, and describe the data collection and analysis methods. A qualitative approach was selected because of the nature of this research to collect and examine participants' experiences, emotions, and attitudes. Semi-structured interviews were done within a sample of ten generation Z consumers to gain informative data of their decision-making processes. The chapter will also address measures taken to ensure the credibility and reliability of the research findings. With qualitative methods, the study aims to collect valuable data that can offer a comprehensive understanding of how UGC affects and drives towards impulse buying behaviour among generation Z consumers. For linguistic refinement in this research, generative AI Copilot and translation AI DeepL were used to improve clarity and correct the language.

3.1 Semi-structured interviews

Semi-structured interviews are a qualitative research method that allows for both guidance and open-ended responses. In semi-structured interviews, there is typically a defined topic and a list of related questions, but the researcher has the freedom to explore additional themes or focus into new rising topics as the conversation continues. (DeJonckheere et al., 2019) For comparison, in structured interviews, questions are followed strictly, whereas semi-structured interviews allow the interviewer to adapt their questions based on the interviewee's responses (Gill et al., 2008). The strength of the semi-structured format lies in its flexibility, providing a framework that keeps the discussion on the right topic while also allowing the interviewee to offer personal insights. Semi-structured interviews allow for a deeper exploration of participants' experiences and attitudes, and they are effective in studying complex phenomena, as they allow participants to explain their thoughts and behaviors, providing an opportunity to collect rich qualitative data (DiCicco-Bloom et al., 2006). In this study, semi-structured interviews allow each participant to express their thoughts and experiences freely. The aim of this study is to understand the emotional and

psychological factors of consumers' purchasing decisions, which makes semi-structured interviews suitable for the purpose of the research. (Kallio et al., 2016).

3.2 Data selection

Interviewees for the study were selected using purposive sampling. Purposive sampling was used to ensure that interviewees were meeting certain requirements and selected based on certain criteria to collect valuable data. Criteria were created with the objectives of the study to ensure that interviewees have relevant insights for the study. With the defined criteria, it was ensured that each participant belonged to generation Z, was a frequent user of social media, and exposed to UGC content on a regular basis. Purposive sampling was important to create a sample that could provide relevant data for the study. Ten participants were chosen to create an efficient dataset size while achieving data saturation.

Specific criteria were created for the participants to ensure the sample was relevant to the objectives of the research and identify individuals who could provide meaningful insights. The primary criteria for participation in this study were divided into three main categories. Firstly, participants were required to be individuals between 1997 and 2012 to represent the generation Z. Also, participants needed to be active daily users of social media platforms such as TikTok, Instagram, or Snapchat, where user-generated content is prevalent. Finally, participants were required to have experience with viewing and engaging with UGC, particularly content related to product recommendations, reviews, or trends were discussed in the interviews to collect relevant data for the study. Any social media platforms were not restricted or expected, and participants could provide further information themselves of which platforms they prefer.

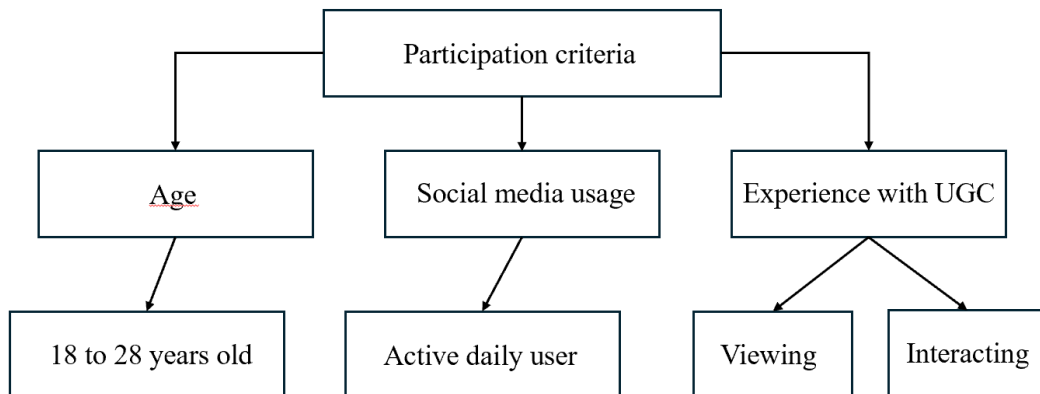


Figure 1. Participation criteria

Out of all the ten participants, eight identified themselves as female and two as male, offering different perspectives from genders. Participants had various education levels and included some students and some in employment. This was done intentionally to cover various socioeconomic profiles and for better insight on how different environments could affect use of social media and consumer behaviour. Participants registered a frequent use of social media, with the majority reporting use between 2 and 5 hours a day on social media platforms. Their exposure of user generated content varied as some of the participant mostly looked for product reviews and advice, some had exposure to these passively in their feeds. Table 2 presents the distribution of the participants and shows the consumption of social media with monthly impulse purchases.

| Interviewee | Gender | Age | Consumption of social media h/day | Impulse purchases per month |
|--------------------|---------------|------------|--|------------------------------------|
| R1 | Female | 27 | 3-4 h | 1-2 |
| R2 | Female | 27 | >4 h | >4 |
| R3 | Female | 26 | 2-3 h | >4 |
| R4 | Female | 26 | 4 h | 3-4 |

| | | | | |
|-----|--------|----|-------|-----|
| R5 | Female | 25 | 4 h | 1-2 |
| R6 | Female | 24 | 1-2 h | 1-2 |
| R7 | Female | 24 | 1-2 h | <1 |
| R8 | Female | 24 | 2-3 h | 3-4 |
| R9 | Male | 24 | 2-3 h | 2-4 |
| R10 | Male | 25 | 2-3 h | 1-2 |

Table 3. Interview participants

3.3 Data collection methods

After selecting the participants, the interviews were held via Microsoft Teams. All participants were given an option to answer questions in Finnish or in English. However, each interview was done in Finnish since it is the native language for all the participants, and they described that it is more pleasant to keep the conversation flowing in their native language. Interviews lasted from 20 to 40 minutes and had enough time for participants to think through their thoughts and answers without feeling rushed. All the interviews were recorded and transcribed using the integrated software in Microsoft Teams to ensure accuracy. Transcripts were also proofread since the original transcripts provided by the software seemed to have a slight number of incorrection in the sentence structure. Transcriptions are allowed through analysis and identification of the recurring themes and patterns in the responses. Recordings and transcriptions of the interviews were anonymized by assigning codes to each participant and all participant data was handled in compliance with ethical standards for confidentiality. This process ensured that information remained private throughout the research. The interviews followed the same basic pattern and went through the questionnaire that was created for the study. However, questions were open-ended to encourage detailed responses, with follow-ups to explore areas of interest with each participant. The appendix of the questionnaire can be found as an attachment. The questionnaire included demographic questions (e.g., age, gender, occupation) and questions about social media habits (e.g., frequency of use, most frequently used platforms, typical interactions with UGC). Additionally, participants were asked when they had made the latest

purchase that was influenced by social media content. This step ensured that all of the interviewees had relevant experiences to share and discuss in the interviews. Also, questions about emotional and psychological factors were included in the questionnaire to reach holistic understanding of the complex themes.

3.4 Data analysis

According to Braun et al. (2006) qualitative data that is collected from semi-structured interviews is typically analyzed using thematic analysis. Thematic analysis focuses on identifying patterns within data and insights of participants' experiences and behaviours. It breaks down the dataset and helps the researcher to find repetitive patterns. It is an ideal approach in the research where the objective is to examine and compare how the chosen topic resonates with participants and to reveal insights of the experiences and attitudes of participants. In this study, the objective is to understand how participants perceive the influence of the content in social media on their purchasing decisions. Hence, thematic analysis is used in the research to identify patterns within the respondents' answers to find valuable data and answers to the research questions.

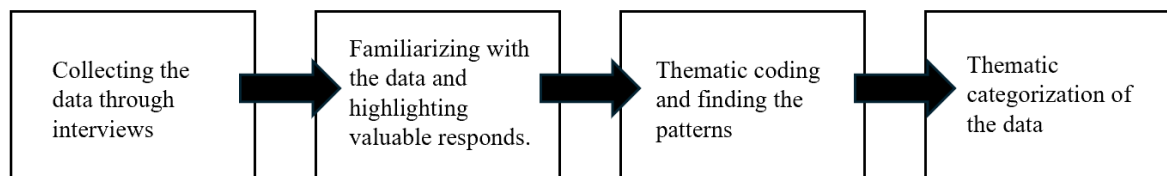


Figure 2. Process of the data analysis.

To create a foundation for the following coding process and to identify recurring themes or patterns across the data, the first step of the analysis was to read through and familiarize with interview transcripts. Transcripts were read through multiple times to get a comprehensive understanding of the content. In the familiarization phase the initial impressions of the most valuable responses were highlighted.

After being familiar with the data, the next step in the study was to code the transcripts. Coding the transcripts for key themes is important step to create a structured analysis that is easy to comprehend and provides valuable insights into the research questions. This phase started with labelling key phrases, sentences and sections of the transcripts that were relevant

for the study. The codes that were found in the data provided valuable insights of participants' experiences and thoughts. To ensure consistency in handling the data, codes were applied to all transcripts and divided based on different themes. After the data was coded, the founded codes were grouped into broader themes that represented key patterns across the interviews. The themes found in the data formed an umbrella for the previously created codes. To make sure that the found themes were accurate and presented the data correctly, the next step in the analysis process was to refine the initially created themes. During this phase, each theme was checked against the original data to confirm that it was supported by the interview responses and some themes were merged or split to create a clearer structure. Also, some of the themes were initially separate but later merged since they have an overlap in the responses.

| Theme | Codes |
|-------------------------------------|--|
| Trust in UGC and source credibility | <ul style="list-style-type: none"> • Source credibility • Daily exposure to UGC • Trust in recommendations • Social media as source engine • Skepticism towards paid content • Platform specific impact • Platform specific engagement • Frequency of UGC encounters |
| Authenticity and appeal of UGC | <ul style="list-style-type: none"> • Recognized red flags in content • Aesthetic appeal of content • Relatability of content • Authenticity of a creator |
| Impulsive need | <ul style="list-style-type: none"> • Impulsive vs. deliberate buying • Price of impulsive purchase • Influencing factors • Regret of the impulse purchase • Need of multiple recommendations • Decision making process |
| Social influence | <ul style="list-style-type: none"> • Social influence |

| | |
|--------------------|---|
| | <ul style="list-style-type: none"> • Taking part in a trend • Fear of missing out • Lifestyle and value addition • Seeking inspiration |
| Product categories | <ul style="list-style-type: none"> • Interest in trending products • Importance of prices • Greater trust in less expensive products • WOM on specific products • Product feedback and reviews |

Table 4. Thematic analysis

Finally, the themes were written up in detail in Microsoft Excel, using direct quotes from the interviewees to illustrate each theme. The analysis linked each theme to the research questions presented in Chapter 2.

4 Key findings

The following chapter presents the empirical findings from the interviews. As the Chapter 3 described the data collection, this chapter continues to evaluate and analyse more in depth the collected data. Findings will be presented according to the founded key themes, the trust in UGC and source credibility, authenticity and appeal of the content, impulsive versus research driven buying, social influence in buying and finally the role of product categories.

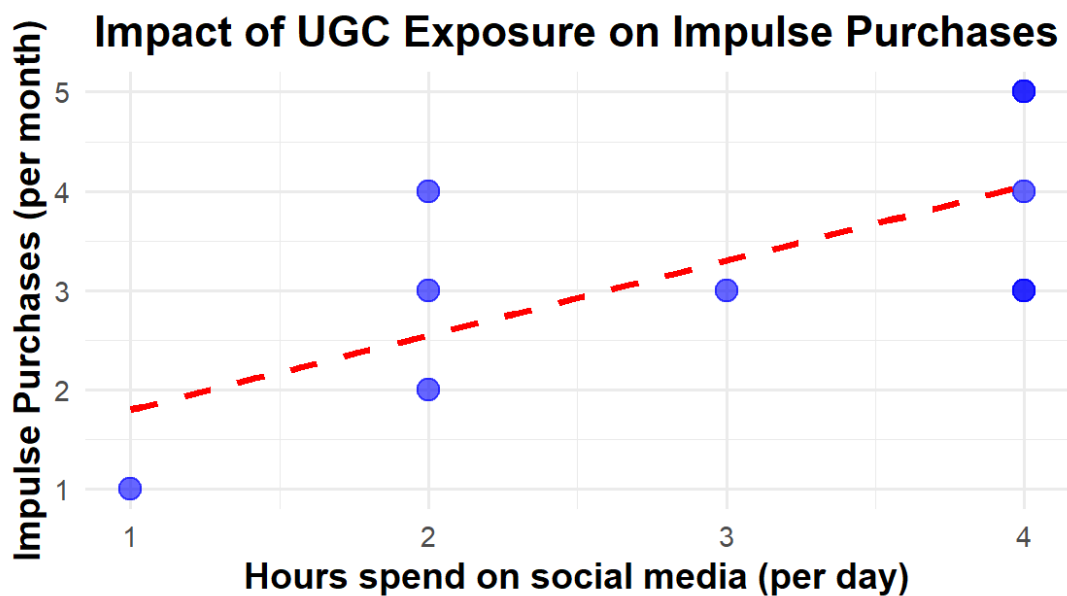


Figure 3. Correlation between hours spent on social media and monthly impulse purchases

The Figure 1. represents positive correlation between hours spent on social media and the number of impulsive purchases. The figure includes all the participants' responses and since some participants had similar answers the figure represents eight points instead of ten which is the correct number of responses. As the average number of social media hours per day increases while the number of impulsive purchasing correspondingly rises. More exposure to social media and user generated content enhances the likelihood of impulsive purchasing. The correlation presented in the Figure 3. illustrates the effects of social media on impulsive purchasing behaviour and suggests that the use of social media platforms is in an important role in shaping consumer behaviour in the context of impulse purchases.

4.1 Trust and source credibility in UGC

The first theme that emerged from the interviews was trust and source credibility. Interviewees experienced different perspectives on the factors that influence commercial content, and an interesting recurring theme in the discussions was how the source of the content can influence attitudes towards it. The interviewees' responses suggest that there is no simple answer to how daily exposure to content, platform-specific characteristics, and perceived distrust of brand-generated content affect the interpretation of content. Participants repeatedly reported that the source influences the credibility of content and whether they trust the user-generated content they see. Content that was seen as a peer-review, such as product reviews from other individual social media users, was often described as more trustworthy than the content created by brands or influencers. Also, recurring theme among respondents was scepticism towards paid influencers, since the majority of respondents expressed that they do not trust content that seems overly commercialized, as it does not feel authentic. Many respondents also said that they often quickly spot brand sponsored content, which they perceived as less authentic and more biased. Participants stated that,

R6: “[--] for example, when I see commercial partnerships where those content creators are paid, I see those with a little more critical eye because it is their work to do so. But if there is a genuine recommendation, and it does not involve any paid collaboration and someone [creator] is professional or has long experience in a particular field, then it might affect [the decision-making process] also.

R3: “[--] but then again, when you realize that the person got paid from it [the recommendation], I think it weakens the credibility a bit. And then if someone recommends it purely as themselves, I feel that they really think it's a good product, because they don't benefit from it financially.”

Based on the responses of the interviewees, trust towards the content and source credibility are viewed as important factors in the content. The role of perceived authenticity was a recurring theme across the interviews and participants' trust towards the consumed content seems to be shaped by their ability to depart the genuine content from paid content and overly curated content. The frequency of UGC encounters has built the ability of recognizing the authentic content and in the other hand, being more cautious of the biased content. Many of

the participants felt sceptical about influencer and brand created content which highlighted the importance of authentic content that can be relatable.

An additional theme that relates heavily on trust and credibility was found from participants' responses regarding the impact of receiving recommendations from friends or other close contacts. The relationship between the content creator and the consumer seems to influence the level of trust and the likelihood of acting on for example product recommendations. Participants consistently emphasized that recommendations from friends or close contacts were perceived as more trustworthy compared to those from influencers or brands. This trust was related to personal connection which automatically builds up trust and lowers the biased motives. Participants explained,

R6: "I get a lot of recommendations from my friends, and I feel like those recommendations are honest. That is why I might get sincerely interested [in purchasing] because I know they wouldn't recommend anything bad."

R2: "[--] and if a friend sends me recommendations on Snapchat, it usually works on me because I know they will give a genuine opinion. Then I know for sure that no one is paying for them to do it."

The findings from the responses align with previous research on word-of-mouth communication, which shows that personal trust is an important factor in the credibility of recommendations (Trusov et al., 2009). The responses support the fact that when UGC is made by someone from a personal network, it carries a level of familiarity and shared context and interests. Recommendations from friends or close contacts also have an emotional weight and participants described feeling more interested in a product if it was recommended by someone they cared about. Two interviewees noted,

R8: "If a good friend or family member of mine recommends something, I consider it to be the most reliable."

R5: "I know what kind of people my friends and family are and, in that sense, I think that their recommendations are more reliable compared to someone random on the internet."

These responses demonstrated how valuable emotional connections are and how they create stronger motivation and a greater need to act to purchase the recommended product. It can

be concluded that the effect of recommendations from friends and family members can be seen more as social proof in the process of purchasing. Participants often described feeling validated in their purchasing decisions, especially in scenarios where their friends encouraged the purchase decision. Participants also found it pleasant to find a common interest related to the recommended purchase, and the possibility to share experiences about the products increased the bond between friends. This finding supports the social proof theory (Cialdini, 2001), in which the actions of others act as an incentive for an individual's consumption behaviour. The theory also suggests that recommendations from friends and family increase the trust in the consumed content and can improve credibility compared to, for example, recommendations from influencers or brand itself.

4.2 Authenticity of the content

Authenticity emerged as one important theme in how participants perceive UGC, as well as how it influences their purchasing behaviour. The importance of authentic content continues to be mentioned by participants and perceived authenticity seems to be in an important role on purchasing intentions and whether deciding to act upon seen UGC or not. Aesthetic appeal, relatability, and perceived authenticity of the content creators were seemingly important factors affecting the overall authenticity of the content. Also, many participants reflected having an awareness of marketing tactics, as well as being aware of specific factors that are influencing whether they perceive UGC to be authentic or not. Over-polished or even scripted content was usually perceived with suspicion since they felt this content being produced with less actual interest in promoting it. Participants also mentioned the role of aesthetic appeal in making content engaging and building interest. UGC that was interesting but not too polished would be viewed as authentic. The participants reported,

R5: "But on the other hand, I like a bit more authentic content. It's nice if it's kind of aesthetic but it doesn't strike me in the same way as someone random just talking about a product."

R10: "If I notice that person clearly reads straight from the paper, I assume that they're not really interested of the product or doesn't genuinely share their own experiences, that's an immediate sign to me that they haven't even used the product themselves."

This balance between aesthetic high-quality content combined with casualness seems to resonate with participants, since it aligns with their preference for relatable and inspirational content at the same time. The aesthetic style of content also varied by platform. For example, in TikTok, where the content is short-form videos, it was often perceived as a platform for more authentic content. In contrast, because Instagram is known for more polished imagery, it was sometimes perceived as less genuine. One participant mentioned,

R4: “In TikTok I often get temptation to splurge. [--] maybe Instagram has not integrated as well into the advertising culture compared to TikTok and I feel like in TikTok people advertise more without any commercial partnerships and they just genuinely want to talk about a product they have bought.”

This highlights how platforms can affect the perceptions of authenticity of the consumed content. Excessive product placement or overly positive tone were also mentioned as signs of inauthenticity according to the participants. One respondent explained,

R2: “[--] if they give honest and sometimes even negative comments of it [the product], it is in my opinion a good sign of credibility.”

Responses indicate that transparency and a portrayal of products are essential factors on how authentic the content will be. Beyond only the content itself, also perceived authenticity of the content creator was mentioned as a factor of trust in UGC. Participants valued more creators who were perceived as genuine and content that felt transparent, for example, one respondent commented,

R3: “If for example video is somehow extra funny or it has a little something more than just the product in it, then it gives such a general good vibe”.

Additionally, participants expressed a preference for creators who appeared passionate or even professionals of the products they discussed. In conclusion, it was found that expertise and sincerity are key factors affecting the authenticity of content creators.

From the collected data the content authenticity was found to be one of the key factors in affecting the effectiveness of the UGC. The findings indicate that both the content and the creator of the content influence the perceived genuineness of UGC. It was found that participants had a clear understanding of overly polished promotions or an absence of transparency and the interviewees perceived authenticity and genuine content more relatable

and appealing than overly curated content. Also, the balance between aesthetic appeal and genuine opinions is viewed as highly authentic and transparent. Platform norms seem to be an important factor of how the participants perceived the content. For example, TikTok was perceived as more authentic compared to Instagram. Authenticity has a crucial role in generation Z's engagement with UGC while it affects the trust in the content and also their likelihood of acting on it. From the interviewee responses it can be concluded that balancing aesthetic appeal with relatability in the content usually resonates with this demographic.

4.3 Impulsive need

One important theme in the research was to study on the factors that create the strong need for purchasing the product that the consumer has not earlier planned to buy. The findings from the interviews discussed impulsive and more deliberate buying behaviours and the interviews focused on the factors motivating impulse purchases, and the possible emotional factors associated with the decisions. Interestingly, participants frequently distinguished between impulsive and deliberate purchasing behaviours. All the interviewees recognized impulsive purchasing as quick decisions made shortly after encountering interesting content. All of the participants admitted to being encountered a situation when the purchase was driven by emotional reactions rather than careful evaluation. One respondent shared,

R2: "If there is some really hyped product, I might worry that it will be sold out quickly, because it happens often when some specific product is trending on TikTok, and I fear that I'm not going to get it if I don't buy it right away."

In contrast, some participants explained that deliberate buying involves a more rational approach, and it takes time to research products and weigh the options. One interviewee explained,

R6: "I like to do some research on more expensive purchases and it's really easy to do it in TikTok and you can quickly find many reviews, which I think might even speed up the decision-making process."

It was also noticed in the interviews that interviewees had a similar experience of impulsive purchases being more common for lower-cost items. Expensive products often triggered a longer evaluation process and required additional justification or research about the product.

Participants agreed that the higher-priced products needed more careful decision-making and lower price seemed to be a significant driver for more impulsive behaviour. Most of the participants admitted to more likely make impulsive purchases when the price was perceived as affordable or low risk. One respondent explained,

R10: “If we're talking about some small investment, for example a ten-euro thing, then yes, it makes me more likely to buy it if it's not a big investment.”

Findings indicate that the impulsiveness is influenced by the financial risk of the purchase. The lower-cost purchases are not perceived as risky as more high-priced purchases. In addition to financial risk, the risk of disappointment was also mentioned by the participants. Disappointment was connected to the financial risk and participants explained to feel more disappointed if the expensive purchase is not meeting the expectations. Some of the participants admitted to feeling regret after purchasing products they didn't truly need or that failed to meet their expectations. One interviewee shared,

R2: “The best part is usually when I am waiting for the package and get the notification that the package has arrived. After I have it, it is rarely anything super nice.”

The role of UGC is creating a sense of urgency that often bypasses rational decision-making processes. While UGC can drive quick decisions, it can also lead to regret if expectations are not met or after the adrenaline of buying. Although impulsive purchases were common, participants often required validation from multiple sources before deciding whether to purchase or not. Seeing the same product recommended by several users increased trust and reduced hesitation as one participant explained,

R6: “When I start considering purchasing, I need to see multiple recommendations from multiple individuals for reassurance. For example, with clothes, I need to see several recommendations where they try it on.”

Reliance on multiple recommendations indicates that even impulsive decisions can have a evaluative process which is often faster than in traditional and more deliberate purchasing decisions. Usually, participants explained to do the additional research on the same platform where they encountered the initial content. The research process for UGC influenced purchases was typically quick and more emotionally driven than deliberate purchases. Participants described being drawn to UGC that triggered immediate interest or excitement as one respondent explained,

R9: “I would just say that it is pretty quick process when something is added into my shopping cart, and often I don’t think about it too much.”

However, the purchasing process often involved checks for credibility that included for example evaluating the authenticity of the content creator and comparing recommendations or other options within the various platforms. The findings indicate that impulsiveness in purchasing behaviour is usually influenced by the emotional appeal of UGC, the price of the product, and the recommends provided by multiple recommendations. While most of the interviewees were easily influenced by content they saw on social media, they also had moments of caution for higher-priced items.

4.4 Social influence

Third theme that emerged from the responses was the importance of social proof in shaping their trust in user generated content and driving their purchasing decisions. Tendency to seek and rely on opinions of other individuals was found to be influential when participants encountered UGC. One participant explained,

R2: “If I see a lot of people hyping the same product for example in TikTok, it makes me think it’s something I need to try too.”

Participants described how the repetitive visibility of a product in UGC had a validating effect on its credibility. Additionally, the cases when the content had a lot of likes, comments, and shares had an enhancing effect. Peer recommendations also played a major role in influencing purchasing decisions and participants had a higher trust in content that was created by the individuals they could relate to. The trust in peer-generated content indicates the high importance of social connections in affecting the urgent need for the product which is presented in the content. Fear of missing out often emerges in response to trending products which indicates that emotional triggers are influential factors when researching impulsive consumer behavior. One participant shared,

R2: “I don't always buy it right away and sometimes I think about it for days, but then if I see it multiple times after the first time, I feel like I have to buy it right away.”

The fear of missing out is an emotional reaction which creates a sense of urgency to decision making and it can override rational thinking with emotionally driven decision-making

process. Participants described a desire to be part of the trends as one of the emotional triggers for impulsive purchasing decisions. By owning the products that they have seen being featured in trendy content participants were able to achieve a sense of belonging and stay up to date with the trends. Participants described how the algorithms of platforms can affect the credibility of content, since algorithms usually boost popular content and trends, creating a loop where products get continuous exposure. One participant shared,

R4: “But of course if I'm interested in a product and then it comes up all the time on my for you page and I see it on everyone, it makes me want it more.”

Interestingly, the collective behavior of users was seen as a form of social validation that influenced purchasing decisions. Peer pressure and group dynamics were particularly influential for participants when it came to products associated with trends and several participants described situations where they had purchased products because their friends or were using and recommending them as one interviewee explained,

R10: “Usually, if all my friends are talking about some new product that is trending for example in TikTok, I also feel like I want to be able to discuss and share opinions of the trendy product.”

The findings indicate on how social influence affects not only in online interactions but also offline interactions. Interviewees mentioned that popularity of the trending product was often viewed as a good sign and they were more likely to buy products that appeared to be widely endorsed by others. However, some participants also expressed skepticism towards overly hyped products and thought that popularity can sometimes be fake or not authentic. Participants explained,

R8: “The products that I see a lot of people talking about often get me interested and I am more easily convinced that the product is worth the hype.”

R1: “[--] and I have seen many products that were super trendy and everyone on TikTok were making videos about them, but the hype faded very quickly so that is why I usually try to think if the content I see is an honest opinion or if it is made just to keep up with some trend”

Findings about the social influence indicate that the balance of the content must be between popularity and authenticity to maintain credibility. Social influence is a phenomenon which

is affected by multiple factors. Most importantly social proof, emotional triggers, and the platform specific culture was mentioned by the participants. However, the effects of social influence seem not to be uniform, and some participants explained more evaluation of trends and popular products than the others.

4.5 Product categories

One of the research objectives is to find the possible difference between product categories in the context of impulsive purchasing. There were no limitations on the product categories in the interviews to ensure that all the interviewees could be included into a conversation despite of the diverse areas of interests. Responses revealed a few noticeable patterns depending on the type of product. The products that were mentioned by participants were mostly everyday products and low-cost items, such as cosmetics, snacks, or inexpensive clothing. Also, restaurant recommendations were viewed as influential content. Participants described feeling more comfortable making impulse purchases in these categories because the financial risk was lower than in the higher priced products. One interviewee shared,

R1: “Mostly I buy impulsively cosmetic products or clothes [--] maybe I would say cosmetics the most. I use a lot of TikTok and because of the algorithms I watch the beauty content the most because it is shown the most frequently in my for you page and usually I like the content.”

The participants highlight some product-specific characteristics in affecting the effectiveness of UGC which are price, complexity, and personal relevance. The products that were perceived as not expensive made them more likely to be impulsively purchased. Participants mentioned that they were frequently exposed to product recommendations and this type of content often focused on visual appeal and quick demonstrations of the products. Particularly on TikTok and Instagram participants mentioned short videos of makeup tutorials or “before-and-after” transformations as highly interesting. Aspirational and convenient content and the possibility to see products in action worked as a driver to immediate purchasing decisions. In contrast, participants explained being more deliberate when considering purchasing high-priced or luxury products. Content including product recommendations for electronics and designer goods often required more consideration and multiple recommendations to call to action. Participants explained,

R1: “I like to watch multiple reviews or demonstrations on how the product work if it is some expensive product.”

R5: “ [--] and the Dyson hairdryer is still on my shopping list and I see content about it all the time, but it costs over 500 € so I can’t just randomly buy it even though I have considered it a long time already”

For more expensive product categories, participants required included detailed reviews, comparisons, and demonstrations, before deciding. Additionally, participants relied heavily on perceived expertise, favoring creators who appeared knowledgeable or experienced with the product. Interestingly, fashion was another category where UGC had a strong influence, and participants frequently referenced social media platforms as a key source of inspiration for clothing and accessories. One respondent explained,

R7: “When I see someone in TikTok that have a nice style of clothing I usually start following them to get inspiration and tips where to purchase that specific piece of clothing.”

Content on fashion items often leveraged emotional triggers like fear of missing out or the desire to stay on-trend. Participants described being influenced by content that created the sense of urgency with using phrases such as “run don’t walk” or “you need this in your life”. Also, content that was showcasing how specific items fit into different sizes, styles or aesthetics were perceived as influential. The influence of UGC on purchasing decisions seems to be somewhat dependent on the product category but the price and emotional appeal have the most influence regardless of the product. For every day and low-cost items, UGC triggers impulsive purchases more easily and it is usually driven by visual appeal and frequent exposure. In comparison, more expensive products require more evaluation and time to see more reviews and opinions to drive towards the purchase. Participants explained to rely on brand created content and fact-based information with more expensive products, but the lower cost products did not demand long evaluation or further information.

5 Discussion

The objective of this thesis was to collect and examine data on how user generated content influences the impulsive purchasing behavior of generation Z consumers and further the existing research to provide an understanding of how UGC shapes younger generations consumer decisions. The data for the study was collected through semi structured interviews and during the data collection multiple themes that emerged across the interviews. These themes were trusted in content, authenticity, social influence, and difference between product categories. Based on the findings, this chapter aims to provide implications for brands on how to adapt UGC marketing strategies effectively and better understand emotional and psychological factors affecting gen Z. The chapter will also outline the limitations of the study and suggest future research.

The findings also support previous research which has suggested that UGC drives impulse purchases. The main drivers to impulsive behavior were recognized to be included in content that has social proof, authenticity and reliability while feeling organic. In comparison, traditional brand created content is not perceived as authentic for gen Z consumers. Also, one main objective of the study was to examine the trust and source credibility of UGC in order to understand the effectiveness in the context of impulsive purchasing behavior. The results suggest that consumers' level of trust in recommendations depends on the perceived authenticity of the content creator. Participants expressed skepticism towards paid content and preferred recommendations from individual users. Findings suggest that gen Z consumers can recognize genuine recommendations from paid and brand created content.

During the interviews, participants noted that their engagement with user-generated content often varies depending on the platform. For example, TikTok was perceived as more authentic compared to Instagram in the context of content, and interviewees perceived Instagram as more curated which is usually not perceived as trustworthy. Participants often mentioned that they are more likely to act when they see several users recommending the same product and the findings highlight the role of social influence in driving impulse purchases. This finding is consistent with the concept of social proof theory that individuals seek validation from others in decision making and consumers' opinions can form based on the opinions of others. The fear of missing out was also a theme that emerged from the data.

Many participants stated that they purchased products because they felt compelled to act quickly after seeing recurring product recommendations. Trends are often short-lived which causes the sense of urgency and content that leverage real-time engagement, and viral trends can be highly effective in driving impulse purchases.

Additionally, findings confirm that trust in perceived user generated content is an important factor in impulsive purchasing behavior. Generation Z perceives user generated content as more reliable and unbiased compared to traditional brand created advertising. When gen Z consumers determine whether a recommendation is trusted the credibility of the content creator plays a crucial role. Individual users and micro-influencers tend to have a greater impact compared to paid influencer marketing. Brands should prioritize organic content strategies and utilize user generated reviews and leverage real-time engagement in order to engage the younger generation. Additionally, by understanding platform-specific behaviors brands can optimize their content strategies to match consumer expectations in chosen platform.

One of the frameworks used in the thesis was the AIDA model. The framework was chosen to examine how impulsive purchasing behaviour affects the steps of the model. It can be noted that impulsive buying behaviour can shape the steps of the AIDA model, as the decision is often made without deliberation. When acting impulsively, consumers may move directly from attention to action without the interest and desire stages. Although the AIDA model assumes that consumers' purchase decisions proceed rationally, the purchase decision from attention to action may happen without any need for deliberation. In some situations, consumers were not acting immediately after seeing UGC that included product recommendations consumer moved instantly to consideration stage, however skipping the interest phase. Impulsive behaviour is often motivated by emotions that are not triggered by a logical need, but by emotional factors. In summary, by leveraging social validation, and engaging consumers emotionally, user generated content has become a driver in impulsive purchasing behavior. As social media continues to evolve, brands must be able to adapt their strategies to align with the preferences and behaviors gen Z consumers.

5.1 Limitations

This study has limitations that need to be acknowledged, and for understanding the relevancy of the findings and for guiding future research it is important to acknowledge these limitations. Firstly, the study is based on a relatively small and homogenous sample. All participants were Finnish individuals which may limit the generalizability of the findings to other geographical contexts since UGC may be perceived differently. Secondly, the semi structured interview relies on participants reporting information themselves. While this method allows for rich responses, it also has a risk where participants may not accurately reflect on their behaviour. Finally, platform specificity also presents a challenge. While participants referred to platforms like TikTok and Instagram, social media is rapidly evolving which can affect and change each platform dynamic. While the research offers valuable data, the future studies should address these limitations.

5.2 Applications

The findings of this study have practical implications for brands that are seeking to implement a strategy to engage generation Z consumers in social media. When considering the UGC as a method for reaching the gen Z consumer brands should have the emphasis on authenticity and trustworthiness of the content. Brands should invest in content strategies that feel organic rather than promotional. As the findings revealed, gen Z consumers were engaged with content that highlighted the social proof and fear of missing out effects. Additionally, the more content creator felt relatable and authentic the more participants have the need to purchase. By collaborating with micro-influencers, encouraging consumer reviews, and leveraging real-time social media trends brands can enhance engagement and drive consumers towards the conversion. Also, brands should consider strategically platform-specific approaches. By recognizing how different social media platforms characteristics shape consumer perceptions it brands are able to create more interesting and engaging content.

5.3 Future research

This thesis focused particularly on generation Z consumers which limits the possible applications to other generations. Further research could explore how the findings could be applicable to other generations such as Millennials or other demographic groups. By extending the research to other generations it would allow the results of the survey to be used in companies where the target segment does not include gen Z consumers. Also, it could allow brands to tailor their content creation more closely to the responsiveness of different age groups.

Additionally, future research could collect more behavioral tracking data to measure the impact of user generated content from a more data-driven point of view. Data that includes metrics such as click-through-rates and actual conversions following user generated content would extend the research and offer evidence of how consumers act based on the content they consume. Also, more data-driven research would allow researchers to identify patterns and correlations between different types of UGC.

A more detailed examination of various forms of UGC could provide a more detailed understanding of content specific impacts on impulse purchasing. Future research could evaluate which types of UGC is the most effective in encouraging spontaneous purchases. In this study, some specific product categories were identified as more commonly purchased impulsively. Research could extend by studying more if some content may excel in creating desire, while others may function primarily to reduce perceived risk.

6 Conclusions

By collecting data from semi structured interviews this study examined the factors behind the phenomena of impulsive consumer behavior triggered by user generated content and how it influences generation Z's impulse purchasing behavior. By examining the interview data and existing academic research the study aimed to provide a clearer understanding of the phenomena of increasing impulse purchases among gen Z consumers and the factors behind it. The findings confirm that UGC can work as a driver in shaping purchasing decisions when it is delivered through the correct platform and combined with emotional engagement. This final chapter of the study summarizes the key findings by examining the answers to the research questions set in the beginning of the study.

” How does user generated content influence Generation Z's impulse purchasing behavior?”

During the interviews participants were asked to describe situations where UGC had led them to purchase products without prior need for purchase. All the interviewees were able to provide example situations of impulsive purchase that was caused by content they had consumed on social media. Participants reasoned the impulsive purchasing to be often driven by feel of urgency or other emotional triggers. As noted earlier by Rodgers et al. (2014), brands need to recognize the power of UGC, and this study further emphasizes that its impact is closely related to the platform it appears on. Additionally, Shahbaznezhad et al. (2021) noted that different social media platforms engage users. For instance, visually appealing platforms, in particular can influence buying behaviour, however it was found that overly curated content was not seen as authentic. Gen Z consumers perceive UGC as more trustworthy because it is produced by peers and individual users. Relatability of the content enhances the credibility and lowers the barriers to impulsive purchasing. UGC is often seen as a social proof and when users repeatedly see a product recommended by others it is seen as a message of popularity, encouraging them to make purchases. Additionally, authenticity was found to be one of the most important factors when creating content for gen Z

consumers. Gen Z consumers are quick to recognize inauthentic and paid content which they perceive less interesting. Based on the findings, it can be concluded that UGC influences generation Z's impulse purchases by increasing product desirability and by affecting the emotional and psychological factors through peer recommendations. UGC can move consumer behavior from a rational activity towards more socially motivated and emotionally driven purchasing behaviour.

Q1: "What characteristics of social media platforms drive impulsive purchasing among gen Z?"

The findings suggest that the role of personalized content and visually appealing formats are the most engaging among the gen Z consumers. Platforms like TikTok and Instagram have content that is personalized, emotionally engaging content and also enable direct purchases without leaving the app. These findings align with Shahbaznezhad et al. (2021), who found that visually appealing content enhances the emotional connection and drives towards impulsive purchasing behaviour. Participants frequently mentioned features such as "For You" feed and swipe-up features as making it easier to act without needing to exit the platform. One of the central conclusions is that the effectiveness of UGC is tied to the platform in which it is encountered. Social media platforms such as TikTok and Instagram, which are seen as more visually appealing were also found to encourage to impulse buying behaviour. Participants evaluated also the time they spend in the social media daily and findings suggest that the longer the time spent on social media the more likely it is to purchase products without prior planning. Social media platforms continuously expose users to relevant and engaging content without active search. Recurring content raises the interest and lowers the barrier for making purchases. These finding aligns with and builds on the work of Rodgers et al. (2014) and Shahbaznezhad et al., (2024), who have emphasized the role of platform-specific when evaluating the effectiveness of UGC. The second sub-question focused on the emotional and psychological factors of UGC.

Q2: "How does emotional and psychological factors affect impulsive decision making?"

Findings revealed that emotions were often one of the main reasons to act impulsively after encountering UGC and emotions often overruled the rational decision-making. Among generation Z, impulse purchases were closely linked to emotional drivers and the perceived authenticity of content creators. In the situations where participants frequently encountered product recommendations from other individuals they felt a sense of urgency that drove them towards impulsive decision or considering the purchase. In addition, social validation also has an important role which was often found lead to impulsive purchases without planning or deliberation. These results are in line with theories of impulsive behaviour, which suggest that emotional attachment can overrule logical decision making and make individuals more sensitive to external cues. Additionally, the uses and gratifications theory explained how consumers seek gratification in the content they consume. In the context of uses and gratifications theory, the authenticity and relatability can be identified as the gratification which encourages towards the impulsive behaviour. Several participants mentioning feelings of excitement, curiosity and fear of missing out as reasons for their unplanned purchases. The findings confirm that generation Z is particularly sensitive to emotionally engaging content and emotional and psychological factors emerged as key drivers for impulsive purchasing behavior. Additionally, this confirms the strategic value of more personal and relatable content in marketing.

Q3: “Are certain product categories more likely to be purchased impulsively due to UGC exposure?”

The final sub-question examined the role of different product categories in the context of impulsive purchasing behaviour. The findings suggest that beauty and fashion products are the most frequently purchased impulsively and both categories were mentioned in the interviewee’s responses. These products are relatively easy to present in video or picture formats in engaging way and are often featured in contexts that can feel relatable. Participants were more likely to purchase on impulse when it came to items that were affordable and trending. In comparison, more expensive purchases required often more deliberation and were not as impulsively purchased. For example, cosmetics and clothing

items were mentioned in multiple interviews as a product that are easy to purchase without further deliberation. These categories naturally suit the fast-paced, emotionally engaging style of UGC.

In summary, user-generated content impacts generation Z's impulse purchasing behavior by combining emotional engagement, authenticity and creating a sense of urgency. Social media platforms that generation Z consumers spend time on are effective in creating the impulsive need of products that they have not planned to purchase. Emotional and psychological triggers like excitement, aspiration, and FOMO play a key role in decision-making and product categories that are part of current trends are typical to impulse purchases.

The findings of this thesis contribute to academic understanding and practical applications of marketing strategies. Also, the findings show how well designed and distributed content, can effectively influence impulsive purchasing behavior. UGC marketing strategies that emphasize authenticity and respond rapidly to trends are more likely to engage this generation Z consumers. Additionally, it is important for brands to tailor content according to platform culture and recognize that consumer expectations and behaviors differ between the social media platforms. This research contributes to the literature on digital consumer behavior and offers understanding of the intersection between social media, UGC, and impulsive buying. In conclusion, user generated content is a powerful and complex driver in generation Z's purchasing behavior since it combines peer influence, emotional engagement, and social media platforms. As social media platforms and digital marketing continue to evolve, strategies and frameworks around it must evolve as well to understand and engage the next generation of consumers.

References

- Abdelsalam, S., Salim, N., Alias, R. A., & Husain, O. (2020). Understanding online impulse buying behavior in social commerce: A systematic literature review.
- Adams, J., Khan, H., & Raeside, R. (2014). *Research methods for business and social science*. 80vxz.
- Al-Sharafi, M. A., Al-Emran, M., Arpacı, I., Iahad, N. A., AlQudah, A. A., Iranmanesh, M., & Al-Qaysi, N. (2023). Generation Z use of artificial intelligence products and its impact on environmental sustainability: A cross-cultural comparison. *Computers in Human Behavior*, 143, 107708.
- Amblee, N., & Bui, T. (2011). Harnessing the influence of social proof in online shopping: The effect of electronic word of mouth on sales of digital microproducts. *International Journal of Electronic Commerce*, 16(2), 91–114.
- Amos, C., Holmes, G. R., & Keneson, W. C. (2014). A meta-analysis of consumer impulse buying. *Journal of Retailing and Consumer Services*, 21(2), 86-97.
- Barry, T. E., & Howard, D. J. (1990). A review and critique of the hierarchy of effects in advertising. *International Journal of Advertising*, 9(2), 121–135.
- Belch, M. A., & Belch, G. E. (2013). The future of creativity in advertising. *Journal of Promotion Management*, 19(4), 395-399
- Berends, H., & Deken, F. (2021). Composing qualitative process research. *Strategic Organization*, 19(1), 134–146.
- Berger, J., & Milkman, K. L. (2012). What makes online content viral? *Journal of Marketing Research*, 49(2), 192–205.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.
- Chakola, A. (2022). The Impact of Social Media Influencer on the Buying Behaviour of Gen Z in India (Doctoral dissertation, Dublin, National College of Ireland).

- Chen, P., & Ha, L. (2023). Gen Z's social media use and global communication. *Online Media and Global Communication*, 2(3), 301–303.
- Cheong, H. J., & Morrison, M. A. (2008). Consumers' reliance on product information and recommendations found in UGC. *Journal of Interactive Advertising*, 8(2), 38–49.
- Cheung, C. M. K., Lee, M. K. O., & Rabjohn, N. (2008). The impact of electronic word-of-mouth: The adoption of online opinions in online customer communities. *Internet Research*, 18(3), 229–247.
- Choi, B., & Lee, I. (2017). Trust in open versus closed social media: The relative influence of user- and marketer-generated content in social network services on customer trust. *Telematics and Informatics*, 34(5), 550–559.
- Cialdini, R. B. (2001). The science of persuasion. *Scientific American*, 284(2), 76–81.
- Costanza, R., Fisher, B., Ali, S., Beer, C., Bond, L., Boumans, R., Snapp, R. (2007). Quality of life: An approach integrating opportunities, human needs, and subjective well-being. *Ecological economics*, 61(2-3), 267-276.
- Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory into Practice*, 39(3), 124–130.
- Daugherty, T., Eastin, M. S., & Bright, L. (2008). Exploring consumer motivations for creating user-generated content. *Journal of Interactive Advertising*, 8(2), 16–25.
- Dawson, S., & Kim, M. (2009). External and internal trigger cues of impulse buying online. *Direct Marketing: An International Journal*, 3(1), 20-34.
- DeJonckheere, M., & Vaughn, L. M. (2019). Semistructured interviewing in primary care research: a balance of relationship and rigour. *Family medicine and community health*, 7(2)
- Deloitte. (2021). 2021 Global Marketing Trends: Find your focus. Deloitte Insights.
- DiCicco-Bloom, B., & Crabtree, B. F. (2006). The qualitative research interview. *Medical Education*, 40(4), 314–321.
- Dholakia, U. M. (2000). Temptation and resistance: An integrated model of consumption impulse formation and enactment. *Psychology & Marketing*, 17(11), 955-982.

- Djafarova, E., & Bowes, T. (2021). 'Instagram made me buy it': Generation Z impulse purchases in fashion industry. *Journal of Retailing and Consumer Services*, 59, 102345.
- Djafarova, E., & Foots, S. (2022). Exploring ethical consumption of Generation Z: Theory of planned behaviour. *Young Consumers*, 23(3), 413–431.
- Edelman, D. C., & Singer, M. (2015). Competing on customer journeys. *Harvard business review*, 93(11), 88-100.
- Francis, T., & Hoefel, F. (2018). True Gen': Generation Z and its implications for companies. *McKinsey & Company*, 12(2), 1-10.
- Fromm, J., & Read, A. (2018). *Marketing to Gen Z: The rules for reaching this vast--and very different--generation of influencers*.
- Friestad, M., & Wright, P. (1994). The persuasion knowledge model: How people cope with persuasion attempts. *Journal of Consumer Research*, 21(1), 1–31.
- Gill, P., Stewart, K., Treasure, E., & Chadwick, B. (2008). Methods of data collection in qualitative research: Interviews and focus groups. *British Dental Journal*, 204(6), 291–295.
- Goel, P., Parayitam, S., Sharma, A., Rana, N. P., & Dwivedi, Y. K. (2022). A moderated mediation model for e-impulse buying tendency, customer satisfaction and intention to continue e-shopping. *Journal of Business Research*, 142, 1–16.
- Goh, K. Y., Heng, C. S., & Lin, Z. (2013). Social media brand community and consumer behavior: Quantifying the relative impact of user- and marketer-generated content. *Information Systems Research*, 24(1), 88–107.
- Goodrich, K., & de Mooij, M. (2014). How 'social' are social media? A cross-cultural comparison of online and offline purchase decision influences. *Journal of Marketing Communications*, 20(1–2), 103–116.
- Hennig-Thurau, T., Gwinner, K. P., Walsh, G., & Gremler, D. D. (2004). Electronic word-of-mouth via consumer-opinion platforms: What motivates consumers to articulate themselves on the internet? *Journal of Interactive Marketing*, 18(1), 38–52.
- Hoffman, D. L., & Novak, T. P. (1996). Marketing in hypermedia computer-mediated environments: Conceptual foundations. *Journal of Marketing*, 60(3), 50–68.

- Kallio, H., Pietilä, A., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: Developing a framework for a qualitative semi-structured interview guide. *Journal of Advanced Nursing*, 72(12), 2954–2965.
- Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68.
- Katz, E., Blumler, J. G., & Gurevitch, M. (1973). Uses and gratifications research. *Public Opinion Quarterly*, 37(4), 509–523.
- Kotler, P., Armstrong, G. M., & Opresnik, M. O. (2018). *Principles of marketing* (17th ed.). Pearson.
- Lan-Ying, H., Ying-Jiun, H., & Yen-Chun, J. W. (2014). Gratifications and social network service usage: The mediating role of online experience. *Information & Management*, 51(6), 774–782.
- Lariscy, R., Tinkham, S. F., & Sweetser, K. D. (2011). Kids these days: Examining differences in political uses and gratifications, internet political participation, political information efficacy, and cynicism on the basis of age. *American Behavioral Scientist*, 55(6), 749–764.
- Li, S. G., Zhang, Y. Q., Yu, Z. X., & Liu, F. (2021). Economical user-generated content (UGC) marketing for online stores based on a fine-grained joint model of the consumer purchase decision process. *Electronic Commerce Research*, 21, 1083–1112.
- Muniz Jr, A. M., & O’Guinn, T. C. (2001). Brand community. *Journal of Consumer Research*, 27(4), 412–432.
- Naeem, M., Ozuem, W., Ranfagni, S., & Howell, K. (2025). User Generated Content and Brand Engagement: Exploring the role of. *Computers in Human Behavior*, 168(10864), 2.
- Nanne, A. J., Antheunis, M. L., van der Lee, C. G., Postma, E. O., Wubben, S., & van Noort, G. (2020). The use of computer vision to analyze brand-related user-generated image content. *Journal of Interactive Marketing*, 50, 156–167.
- Obadă, D.-R., & Țugulea, O. (2024). What drives online impulse buying among Zoomers on TikTok in an emerging market? A new model based on flow theory. *Frontiers in Communication*, 9. h

- Özkan, M., & Solmaz, B. (2017). Generation Z - The global market's new consumers - And their consumption habits: Generation Z consumption scale. *European Journal of Multidisciplinary Studies*, 2(5), 222–229.
- Palmgreen, P. & Rayburn, J. D. (1984). Merging uses and gratifications and expectancy-value theory. *Communication research*, 11(4), 537-562.
- Papacharissi, Z., & Rubin, A. M. (2000). Predictors of Internet use. *Journal of broadcasting & electronic media*, 44(2), 175-196.
- Parker, C. J., & Wang, H. (2016). Examining hedonic and utilitarian motivations for m-commerce fashion retail app engagement. *Journal of Fashion Marketing and Management: An International Journal*, 20(4), 487-506.
- Pavlou, P. A., & Stewart, D. W. (2000). Measuring the effects and effectiveness of interactive advertising: A research agenda. *Journal of Interactive Advertising*, 1(1), 61–77.
- Payne, N., Jones, F., & Harris, P. R. (2004). The role of perceived need within the theory of planned behaviour: A comparison of exercise and healthy eating. *British Journal of Health Psychology*, 9(4), 489–504.
- Prakash Yadav, G., & Rai, J. (2017). The Generation Z and their social media usage: A review and a research outline. *Global Journal of Enterprise Information System*, 9(2), 110–116.
- Priporas, C. V., Stylos, N., & Fotiadis, A. K. (2017). Generation Z consumers' expectations of interactions in smart retailing: A future agenda. *Computers in Human Behavior*, 77, 374–381.
- Przybylski, A. K., Murayama, K., DeHaan, C. R., & Gladwell, V. (2013). Motivational, emotional, and behavioral correlates of fear of missing out. *Computers in Human Behavior*, 29(4), 1841–1848.
- Ramya, N., & Ali, S. M. (2016). Factors affecting consumer buying behavior. *International Journal of Applied Research*, 2(10), 76–80.
- Rodgers, S., & Wang, Y. (2011). Electronic word of mouth and consumer-generated content: From concept to application. In S. Rodgers & E. Thorson (Eds.), *Handbook of research on*

digital media and advertising: User generated content consumption (pp. 212–231). IGI Global.

Rook, D. W. (1987). The buying impulse. *Journal of consumer research*, 14(2), 189-199.

Rubin, A. M. (2009). Uses and gratifications. *The SAGE handbook of media processes and effects*, 147(159), 246-268.

Ruggiero, T. E. (2000). Uses and gratifications theory in the 21st century. *Mass Communication & Society*, 3(1), 3–37.

Saldanha, N., Mulye, R., & Rahman, K. (2023). Cancel culture and the consumer: A strategic marketing perspective. *Journal of Strategic Marketing*, 31(5), 1071–1086.

Schroth, H. (2019). Are you ready for Gen Z in the workplace? *California Management Review*, 61(3), 5–18.

Sesar, V., Hunjet, A., & Kozina, G. (2021). Influencer marketing in travel and tourism: literature review. *Economic and social development: book of proceedings*, 182-192.

Shahbaznezhad, H., Dolan, R., & Rashidirad, M. (2021). The role of social media content format and platform in users' engagement behavior. *Journal of Interactive Marketing*, 53(1), 47-65.

Shetu, S. N. (2024). User-generated content and micro-celebrity posts encourage Generation Z consumers to search social media for online purchase: A study on Dhaka City, Bangladesh. *The Electronic Journal of Information Systems in Developing Countries*, 90(2), e12300.

Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 22(2), 63–75.

Shukun, L., & Loang, O. K. (2024). The Influence of Electronic Word of Mouth, User-generated Content, and Social Media Engagement on Impulsive Purchasing Behaviour: The Moderating Role of Hedonic Motivation. *International Journal of Business and Technology Management*, 6(2), 242-256.

- Smith, P. R. (2004). *Marketing communications: An integrated approach*. Kogan Page Publishers.
- Solomon, M. R., & Tuten, T. L. (2017). Social media marketing. *Social Media Marketing*, 1-448.
- Stephen, A. T. (2016). The role of digital and social media marketing in consumer behavior. *Current opinion in Psychology*, 10, 17-21.
- Stocchi, L., Bellman, S., Pourazad, N., Michaelidou, N., & Wright, M. (2024). The mirror effect in online survey data: Evidence and implications for marketing theory and strategy. *Psychology & Marketing*, 41(9), 1997–2012.
- Sundar, S. S., & Limperos, A. M. (2013). Uses and grats 2.0: New gratifications for new media. *Journal of Broadcasting & Electronic Media*, 57(4), 504–525.
- Tanhan, F., Özok, H. I., & Tayiz, V. (2022). Fear of missing out (FoMO): A current review. *Psikiyatriye Guncel Yaklasimlar*, 14(1), 74-85.
- Tracy, S. J. (2010). Qualitative quality: Eight “big-tent” criteria for excellent qualitative research. *Qualitative inquiry*, 16(10), 837-851.
- Trusov, M., Bucklin, R. E., & Pauwels, K. (2009). Effects of word-of-mouth versus traditional marketing: findings from an internet social networking site. *Journal of marketing*, 73(5), 90-102.
- Tyrväinen, O., Karjaluoto, H., & Ukpabi, D. (2023). Understanding the role of social media content in brand loyalty: A meta-analysis of user-generated content versus firm-generated content. *Journal of Interactive Marketing*, 58(4), 400–413.
- Vellamy, F., Wijaya, D. A., Gui, A., Shaharudin, M. S., Pitchay, A. A., & Chanda, R. C. (2023, July). The role of social media on purchase decisions in Indonesia: perspective of Z generation. In 2023 IEEE Symposium on Industrial Electronics & Applications (ISIEA) (pp. 1-6). IEEE.
- Wang, Z., Yuan, R., Luo, J., Liu, M. J., & Yannopoulou, N. (2023). Does personalized advertising have their best interests at heart? A quantitative study of narcissists’ SNS use among Generation Z consumers. *Journal of Business Research*, 165, 114070.

Whiting, A., & Williams, D. (2013). Why people use social media: A uses and gratifications approach. *Qualitative Market Research: An International Journal*, *16*(4), 362–369.

Wibowo, A. A. (2022). Publication trends related to uses and gratification theory on social media. *International Journal of Communication and Society*, *4*(2), 258–266.

Williams, K. C., Page, R. A., Petrosky, A. R., & Hernandez, E. H. (2010). Multi-generational marketing: Descriptions, characteristics, lifestyles, and attitudes. *The Journal of Applied Business and Economics*, *11*(2), 21–36.

Appendix 1. Interview questionnaire

General background and use of social media

Q1: Could you tell us a little about yourself? How old are you and what do you do (student or employed)?

Q2: How much time do you spend on social media on a daily basis and which platforms do you use most (e.g. TikTok, Instagram)?

Q3: Can you describe your purchasing behaviour, do you find that you are generally more of a deliberative or impulsive decision maker?

Exposure and interaction with social media content

Q4: How often do you come across social media content where individuals talk about their experiences with products, for example in the form of reviews or videos?

Q5: Can you describe a situation where you saw such content and it made you consider buying a product, even though you had not originally planned to do so?

Q6: How did you find that content was different from a regular advertisement?

Impact of content on purchasing decisions

Q7: What features of the content that recommends the product make you trust the content and consider buying the product?

Q8: How do you decide whether you can trust a product presented and recommended by someone on social media? Or that they are more approachable

Q9: Do you ever doubt the trustworthiness of testimonials?

Q10: Which product category are you most likely to impulsively buy (e.g. cosmetics/technology)?

Impulse buying and the impact of platforms

Q11: How quickly do you usually make purchasing decisions based on seeing someone recommend a product on social media? Do you take a long time to think about it or do you act quickly?

Q12: Do some platforms, such as TikTok or Instagram, have a greater impact on you making quick purchasing decisions? Why?

Emotional and psychological triggers

Q13: When you see someone recommending it on social media, have you ever felt that you have to buy it quickly to avoid missing out on something (e.g. a discount or a trend)?

Q14: Have you ever bought a product just because it seemed popular or part of a trend and did you feel that it added something of value to your life?

Comparison between influencer and regular user content

Q15: How does the content shared by regular users compared to influencers/brands affect you compared to them?

Q16: Do you experience any differences between them in terms of reliability or decision making?

Q17: Do you follow influencers whose content influences your purchasing decisions?

Q18: How does their content differ from the content shared by regular users?

Purchase decision and after the purchase

Q19: How often do you think you didn't need to make a purchase or have you ever regretted a purchase you made after seeing someone recommend a product on social media?

Q20: Do you have a certain price limit that you consider buying beyond, even if it's on sale or on a popular trend?

Q21: What about products in a lower price range, such as cosmetics or clothing - do you buy them more impulsively than more expensive products?

Q22: Do you tend to compare the product or price if you are considering a quick purchase? Do you use other users' reviews or recommendations to help you?

Q23: When does the need for comparison diminish - for example, if the product is very popular or has already been recommended by many social media users?