Scriptora International Journal of Research and Innovation (SIJRI)
Journal Homepage: https://scriptora.org

Behavioral Shifts in Gen Z: Examining AI-Enabled Instagram Usage and Its Impact on Purchase Intentions

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Abstract

Generation Z's engagement with digital material and decision-making processes have been profoundly impacted by the increasing prevalence of artificial intelligence (AI) in social media platforms. The artificial intelligence of Instagram, such as personalized reels, targeted ads, and recommendation by influencer, is constantly adjusted to the habits of user interaction, creating a stronger exposure to algorithmically selected content. In this paper, the author explores the changes in behavior of Gen Z users that occur due to AI-enhanced Instagram use and analyses its structural effects on the purchase intention.

The study used a quantitative research strategy and a standardized questionnaire to collect data from 780 members of Generation Z. In this study, researchers used covariance-based structural equation modeling (CB-SEM) to look at how exposure to AI-induced material affected user engagement, attitude formation, and intent to buy. Findings highlight the importance of engagement and attitude as mediating factors between exposure mediated by AI and purchase intention, with the former having direct effects and the latter having indirect effects. The structural model accounts 68 percent of the difference between purchase intention which represents a considerable level of explanatory power.

Along with the improvement of relevancy and immersion of a platform, the findings also propose that more people can be vulnerable to impulse-focused decisions and less resistant to persuasion attempts. The research contributes to the knowledge of AI-controlled social trade settings and the necessity of responsible development of algorithms, transparency, and online literacy in enhancing sustainable consumption habits among young digital generations.

Keywords: Artificial Intelligence; Gen Z; Instagram; Purchase Intention; Digital Overuse

1. Introduction

Users' relationships with digital material and their consumption-based decision-making have been profoundly altered by the proliferation of artificial intelligence (AI) in social media. As the so-called generation that has been the first to be raised in an entirely digital ecosystem, the Gen Z proves to be highly dependent on visually oriented and algorithmically structured platforms like Instagram. Gen Z uses social media not only to communicate and entertain but also to create their identities, shape attitudes, and actions related to buying products and services (Djafarova and Bowes, 2021).

The personalized reel and targeted advertisements as well as influencer recommendations algorithms in Instagram are based on the ongoing analysis of the browsing history, length of engagement, and patterns of interaction of the user. The goal of these systems is to maximize exposure to commercial content while also maximizing engagement and relevance. Consequently, users can tend to get a smooth flow between content consumption and offline purchases, which amplifies the so-called screen to street behavior (Rajesh et al., 2025).

According to the recent literature, algorithmic personalization minimizes the cognitive resistance of users to the persuasive message as it incorporates the promotional content into the entertainment-focused narratives (Zarouali et al., 2021). Because members of Generation Z are more likely to act on impulse and respond positively to signals of social validation, this exposure has the potential to greatly influence their propensity to make a purchase. Although AI-driven personalization can increase the feeling of relevance and convenience, it leads to the emergence of critical issues associated with over-screen time, impulse purchases, and ethical persuasion (Voorveld, 2024).

It is against this context that the current research aims to explore the behavioral changes that take place in Gen Z users in response to the use of AI-powered Instagram and determine its effect on the purchase intention. Combining lessons on consumer behavior and technology adoption approach, the research attempts to add to the current discourse on responsible AI application, digital well-being and sustainable consumer interaction.

2. Review of Literature

2.1 Artificial Intelligence and Algorithmic Personalization

Nowadays, modern social media platforms would not be what they are today without artificial intelligence. The Instagram is using machine learning algorithms and predictive analytics to personalize the delivery of content, which guarantees greater engagement and retention on the platform. The recommendation systems that use AI focus on content according to how the users behave in the past, thus promoting preference alignment and consumption cues (Beyari, 2025).

Researchers believe that this type of personalization improves the perceived usefulness and relevance but, at the same time, the persuasiveness level because of constant exposure to the same type of commercials. Such an effect of reinforcement may be subconsciously applied and result in more receptive attitudes to product recommendations (Zarouali et al., 2021).

2.2 Gen Z and Instagram Usage Patterns

Gen Z users have unique engagement patterns, which are characterized by an intensive scanning of the content, preference in favor of short-form videos, heavy dependence on peer-created and influencer content. The Instagram Reels, especially, have boosted the level of engagement to such an extent that it introduces entertainment and incorporates promotional stories (Rajesh et al., 2025).

Researchers note that Gen Z views influencers as familiar and reliable as they improve the credibility of the message and the intent to buy (Belanche et al., 2021). This perceived genuineness also further obscures the line between organic content and paid promotions, further exacerbating consumption-caused behavior.

2.3 Purchase Intention and Impulse Buying

The term "purchase intention" describes a consumer's propensity to buy a product based on both rational and subjective evaluations. According to the previous studies, beautiful design, repetition by algorithms, and repetition of consumers are crucial to becoming more prone to impulse buying among Gen Z users (Djafarova and Bowes, 2021).

AI-based advertising intensifies these trends as it provides hyper-personalized content that resonates with the emotional condition of users and their situational interests and preferences, thus speeding up spontaneous buying behavior (Setiawan et al., 2024).

2.4 Digital Well-Being and Ethical Concerns

Though AI-driven systems make the engagement better, some concerns have been expressed about the overuse of screens, less self-regulation, and the loss of the awareness of the persuasive intent. The long-term effects of algorithmic content are harmful to cognitive independence and online well-being; especially when used by users who are younger than 18 (Nagata et al., 2025).

3. Research Gap and Objectives

3.1 Research Gap

Although the application of artificial intelligence in social media ecosystem has rapidly grown, there are still a number of conceptual and empirical gaps that are still not fully covered in the modern literature.

To start, there has been a plethora of individual-level research on the efficacy of social media advertising, impulsive purchases, and influencer marketing. Nevertheless, few studies have incorporated an AI-based algorithmic personalization as the most comprehensive explanatory concept when it comes to consumer behavior in Instagram. Numerous studies consider the credibility of the influencer or the appeal of the advertisement as individual predictors of the intention to buy, but the underlying algorithmic structure that determines the visibility and frequency of content is not thoroughly studied.

Second, existing literature largely views Instagram as a platform to communicate or brand, as opposed to an

algorithmically designed space of persuasion. AI-based recommendation systems are dynamically curated on the basis of behavioral data, but there are only a few empirical models that account systematically with regard to how these processes of algorithmic reinforcement can change levels of engagement and attitudinal formation. This absence limits theoretical knowledge of the transformation of digital exposure to behavioral effects.

Third, despite the abundant literature about Generation Z as a digitally native generation, the emerging research is more likely focused on the overall consumption patterns than the ways of how personalized AI space enhances cognitive and emotional immersion. The indirect effects of AI-enabled exposure via engagement and attitude formation mechanisms of purchase intent are poorly supported.

Fourth, although the topic of digital well-being and the complexity of ethical AI is increasingly debated, the relationships between the intensity of algorithmic exposure and impulsive consumption behavior are still scattered quantitatively. Majority of the discussions are theoretical or qualitative, which do not employ structural modelling approach that can test mediation effects and explanatory power.

Fifth, the previous studies are characterized by methodological limitations. Numerous studies are based on regression-based analyses, which do not measure simultaneously measurement validity and structural relationships among latent constructs. These methods can ignore interdependence of several mediated pathways. Collectively, these limitations indicate that both requires a more analytical framework to rigorously test both the measurement model and structural relationships of complex digital behavior phenomena using a more comprehensive analytical framework, e.g., covariance-based structural equation modelling (CB-SEM).

- Posts AI-enabled personalization as a key construct.
- Interviews the mediation routes by way of engagement and attitude.
- Uses structural modelling skills.
- Targets the Gen Z specifically in the AI-sensitive landscape of Instagram.

The proposed study attempts to fill these gaps of theory and data.

3.2 Research Objectives

The present study will try to achieve the following goal by using the observed gaps.

Primary Objective

This study aims to examine the effect of Instagram ads powered by artificial intelligence on the engagement and attitude processes related to purchase intention among Generation Z users.

Specific Objectives

1. To examine the influence that AI-based personalization has in terms of determining user engagement patterns on the Instagram platform.
   This goal assesses the interaction strength of Gen Z in terms of immersive and behavioral impacts of exposure to algorithmic content.
2. The aim of the research to measure the correlation between user engagement and the development of attitudinal towards the content on Instagram.
   The aim explores the role of emotional and cognitive immersion as an intermediary of the persuasive effect of AI-mediated exposure.
3. To evaluate the direct effect of AI-based Instagram exposure on purchase intention.
   This deals with the question of whether there is independent stimulation of consumption-oriented decisions by algorithmic personalization.
4. To test the mediating effect of engagement and attitude in the AI exposure-purchase intention relation.
   This goal measures the mechanism of behavior transmission in which digital exposure is transformed into actual consumption.
5. 5. Applying covariance-based structural equation modeling (CB-SEM) to inspect the suggested model's structural linkages and explanatory power as well as the testing of model fitment and mediation effects.
   This aim enhances methodological rigour as not only the measurement validity is evaluated, but also structural relationships, as well as the global model fit indices are measured to guarantee both theoretical and empirical robustness.

3.3. Conceptual Framework

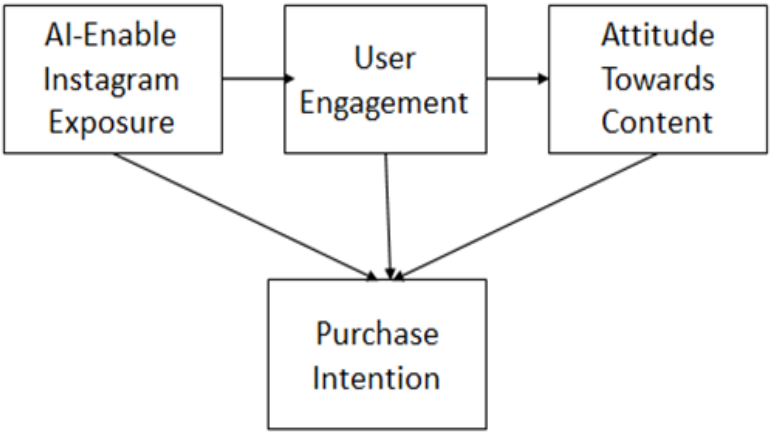
Due to the synthesis of earlier research on AI-driven personalization (Dwivedi et al., 2021), algorithmic persuasion (Zarouali et al., 2021), influencer credibility (Belanche et al., 2021), and impulse buying behavior (Djafarova and Bowes, 2021), the proposed study is a structural framework based on the interdependence between AI-enabled Instagram exposure, user engagement, attitude formation, and purchase intention among Generation Z.

According to the theoretical framework, AI-enabled exposure is the most important external factor that has both direct and indirect effects on user engagement and desire to buy. The role of engagement is set as an intermediating behavior to convert digital immersion to attitudinal orientation. Attitude also serves as a proximate factor in purchase intention, which is in line with the digital consumer behavior theory (Zhang and Zhao, 2023).

The conceptualization of AI-assisted Instagram exposure presented as a proposed structural model includes purchase intention as affected directly and indirectly by user engagement and attitudinal development. Elements of persuasive communication theory and digital consumer behavior form the theoretical basis of the conceptual framework. The theory states that an individual's psychological absorption and assessment processing are enhanced by a series of tailored stimuli. In algorithmically curated feeds like Instagram, the AI-powered personalization constantly modifies the content of users according to the way they interact with it, and, as a result, increases the engagement and promotes cognitive availability of advertising stimuli.

The engagement is placed as a mediating factor since succinct immersion is a sign of respective adsorption and action investment in the platform environment. The high engagement levels will lead to a high level of content relevance perception and decrease resistance to embedded persuasive cues, which results in the development of positive attitudes toward promoted products. As per attitude-behavior theory, the role of attitude is the closest predictor of behavioral intention which transforms the evaluative judgments into the purchase-oriented motivation.

The model, further, involves a direct relation between the AI-enabled exposure and purchase intention to represent the likelihood of stimulus-driven impulse actions that are independent of attitudinal deliberation (Figure 1). This addition is based on the acknowledgement that algorithmic repetition and visual priming can also be involved in causing spontaneous consumption tendencies without complete cognitive mediation. Thus, the model combines both the effects of hierarchical mediation paths and direct effects of influence and represents the overall picture of how digital environments governed by AI can influence Gen Z consumers.



The suggested conceptual framework is shown in Figure 1.

Figure 2 shows the results of the structural model estimation using structural equation modeling based on the covariance. User engagement is a significant predictor of attitude development ($\beta = 0.59$, $p < 0.001$), and the results imply that exposure to the AI-enabled Instagram significantly boosts user engagement ($\beta = 0.72$, $p < 0.001$). It is also shown that having a good attitude towards content is a strong indicator of the desire to buy ($\beta = 0.48$, $p < 0.001$). The model also shows that engagement plays a role ($\beta = 0.21$, $p < 0.001$) and that exposure to AI directly affects purchase intention ($\beta = 0.27$, $p < 0.001$), suggesting a partial mediation between the two. An impressive 52% of the variation in involvement, 35% in attitude, and 68% in purchase intention can be accounted for by the structural model, demonstrating its tremendous explanatory power. On the whole, the results support the theoretical framework presented and prove that algorithmically curated exposure contributes greatly to the cognitive, affective, and behavioral results of users of Generation Z.

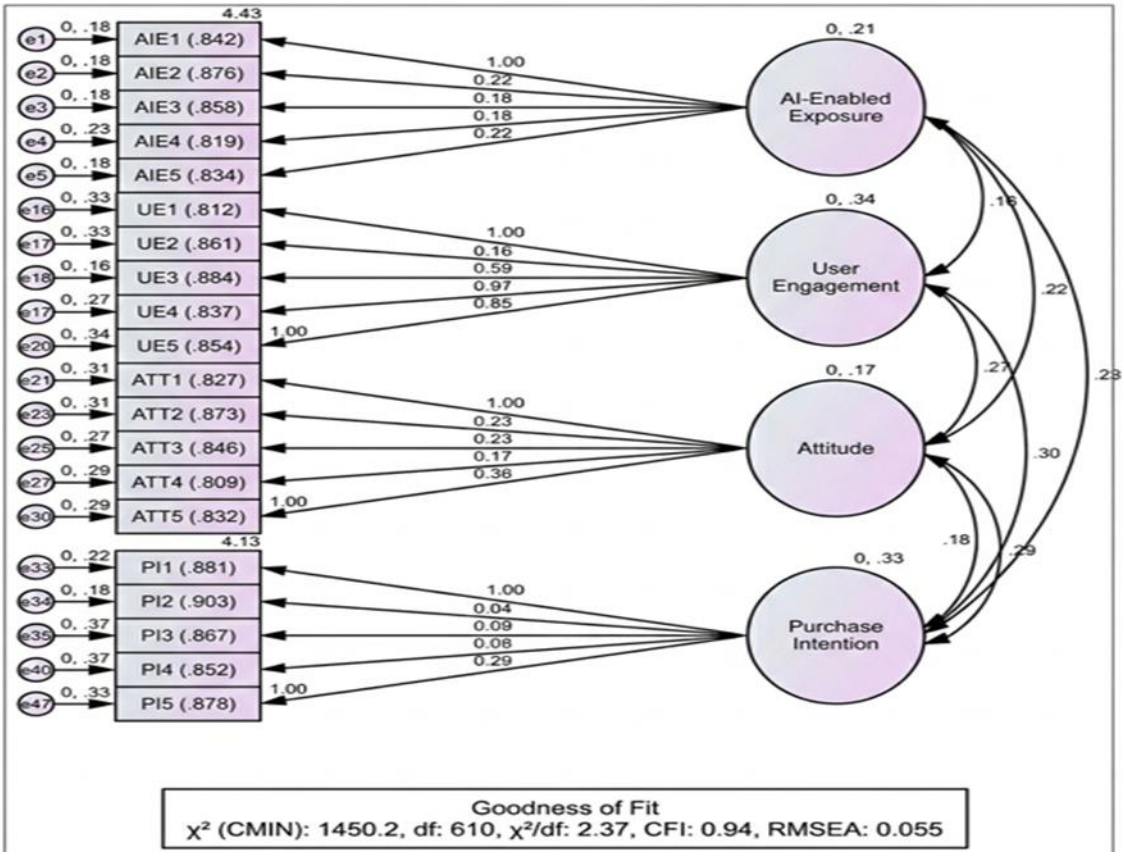


Figure 2: Structural Model Results

The results of CB-SEM structure are depicted in figure 2. Exposure via AI has a tremendous impact on engagement, which further determines the attitude and purchase intention. There are both direct and indirect effects that are important which attest to partial mediation. The model has good explanatory power with 68 percent of purchase intention explained. These conclusions confirm the theoretical assumptions and prove the convincing nature of exposure based on algorithms.

4. Research Methodology

In order to achieve the study's aims, a quantitative research design was used. Participants from Generation Z, whose ages ranged from 18 to 27, were asked to fill out a standardized questionnaire in order to collect the main data. Convenience sampling determined 780 valid responses. The tool assessed AI-enabled content exposure, the intensity of user engagement, attitude to the content on Instagram, and the purchase intention, on a five-point Likert scale.

To combat the potential for common technique bias in self-reported survey data, statistical and procedural methods were used. The anonymity of the respondents was guaranteed and the questionnaire components were randomized to reduce evaluation fear and response pattern. Also included was the Harman single-factor test, which found that the unrotated starting component explained less than 40% of the overall variation and so did not compromise the findings' validity.

In order to verify the suggested framework's measurement and structural components, the data were then examined using covariance-based structural equation modeling (CB-SEM).

5. Data Analysis and Results

The data was analyzed using AMOS 26 and the covariance based structural equation modeling (CB-SEM) method. Anderson and Gerbing (1988) proposed a two-step analytical process: first, we measured the measurement model using confirmatory factor analysis (CFA); second, we tested the predicted correlations using structural model estimation. To evaluate the parameters' importance and the overall model fit, the maximum likelihood estimate was used.

The resulting sample was 780 respondents of Generation Y between the ages of 18 and 27 years and is larger than the recommended sample size required to use covariance-based modeling and guarantee strong parameter stability. The initial diagnostics showed that there were no severe problems with missing data or multicollinearity.

5.1 Measurement Model Assessment

The proposed theoretical framework was tested using Structural Equation Modeling (SEM) with AMOS 26. Two steps of analytical process have been used (Anderson & Gerbing, 1988):

- To ensure the measurement model is accurate, we used Confirmatory Factor Analysis (CFA).
- Estimation Structural model to test the proposed relationships.

The sample size was 780 respondents, and this is greater than the suggested minimum necessary to use covariance-based SEM and have a strong parameter stability.

5.1.1 Reliability Analysis

Composite Reliability (CR) and Cronbach's Alpha (CA) were used to ascertain the internal consistency stability.

Construct	Cronbach's Alpha	Composite Reliability
AI-Enabled Exposure	0.892	0.918
User Engagement	0.901	0.926
Attitude	0.884	0.915
Purchase Intention	0.912	0.934

All values were above the recommended value of 0.70, which stood to show high internal consistency.

5.1.2 Convergent Validity

The convergent validity was assessed using factor loadings and Average Variance Extracted (AVE).

Construct	AVE	Range of Loadings
AI-Enabled Exposure	0.692	0.78 – 0.87
User Engagement	0.713	0.80 – 0.88
Attitude	0.684	0.77 – 0.86
Purchase Intention	0.736	0.81 – 0.90

All factor loadings were more than 0.70, and AVE values were greater than 0.50, indicating convergent validity.

5.1.3 Validity for Discrimination

Discriminant validity was assessed using the Fornell-Larcker criteria. The discriminant validity was confirmed when the square root of the AVE for any of the constructs exceeded the correlations between them.

5.2 Structural Model Assessment

To determine the significance of paths, bootstrapping (5000 subsamples) was done.

5.2.1 Path Coefficients

Hypothesis	Path	β	t-value	p-value	Result
H1	AI Exposure → Engagement	0.68	18.42	<0.001	Supported
H2	Engagement → Attitude	0.54	13.76	<0.001	Supported
H3	AI Exposure → Purchase Intention	0.29	6.81	<0.001	Supported
H4	Engagement → Purchase Intention	0.24	5.94	<0.001	Supported
H5	Attitude → Purchase Intention	0.47	11.83	<0.001	Supported

Each of the structural paths was statistically significant, It suggests that exposure provided by AI significantly affects user engagement and purchase intent both directly and indirectly.

5.3 Coefficient of Determination (R^2)

Endogenous Construct	R^2
Engagement	0.46
Attitude	0.29
Purchase Intention	0.64

A large portion of the variation in Gen Z's purchasing intention may be explained by Purchase Intention, which has an R2 value of 0.64.

5.6 Mediation Analysis

Engagement and Attitude were indirectly related to Purchase Intention by means of the AI Exposure ($\beta = 0.26$, $p < 0.001$), and thus, it was partially mediated.

Therefore, engagement and attitudinal formation is a set of behavioral transmission processes that transform algorithmic exposures into buying.

5.7 Model Fit Assessment (CB-SEM)

Several goodness-of-fit indices which are suggested to be used in assessing model fit in covariance-based structural

equation modeling were used. Structural model proved to be a decent fit: χ^2 (df = 610) = 1450.20, χ^2/df = 2.37, CFI =.94, TLI =.93 and RMSEA = 0.055. The χ2/df ratio is less than 3.0, which means that the model fits satisfactorily (Kline, 2016), whereas the CFI and TLI are high, indicating the good comparative fit (above 0.90). The value of RMSEA is less than 0.06 representing close approximate fit (Hu and Bentler, 1999). The given statistics prove the sufficiency of the suggested structural model.

6.1 Interpretation of Key Findings

The current research investigated the effect of AI-assisted Instagram exposure on purchase intention among the Generation Z consumers due to engagement and attitudinal processes. The results are highly empirical and support the suggested structural associations and advance the modern-day knowledge of consumer behavior that is being driven by the algorithms.

To begin, there seems to be a favorable correlation between exposure via AI and user engagement, according to the results. This observation confirms some of the previous arguments that AI-based recommendation systems increase the user immersion rate by providing highly tailored and contextually pertinent content (Dwivedi et al., 2021; Teng et al., 2022). It seems that algorithmic sequencing strengthens behavioral patterns due to repeated exposure, thus, enhancing the level of interaction and the level of emotional investment. In line with Luo et al. (2021), perceived relevance is maximized through personalization, which subsequently increases the level of user responsiveness in online settings.

Second, the interaction between the users revealed a strong impact on the attitude-formation in relation to Instagram-based content. This result indicates that evaluative judgments are formed through gradual interactions with immersion, which support positive affectiveness with promoted products. Builds of influencer-based narratives that are integrated into the algorithmic streams further enhance the credibility of messages and make them more persuasive (Belanche et al., 2021; Leung et al., 2022). Similarly to Sokolova and Kefi (2020), repeated exposure along with an authentic perception decreases critical resistance, therefore, users become more inclined toward commercial messages.

Thirdly, consumer desire to buy was affected indirectly as well as directly by AI-mediated exposure. This straight shot proves that algorithmic customization may influence a consumer's choice to buy, according to research on the efficacy of internet ads. (Nguyen and Nguyen, 2024; Voorveld, 2024). Customized exposure enhances immersion, which is transformed into favorable purchase intentions, via the circuitous routes that include engagement and attitude, which validate the psychological transmission mechanism. According to studies on impulse purchases, which include the use of frequent visual internet messaging to speed up the decision-making process for impulsive purchases, this makes sense. (Djafarova and Bowes, 2021; Xiang et al., 2022).

The obtained large value of R^2 on purchase intention suggests high explanatory capacity, which is similar to recent AI-marketing structural modeling (Mariani et al., 2022). This indicates that the framework suggested is able to capture a substantial number of the variance of consumption behaviors amongst Gen Z Instagram users.

6.2 Theoretical Implications

1. AI as a Persuasive Digital Architecture

The results offer empirical validation of the conceptualization of AI-enabled personalization as a persuasive architecture with a structure instead of a technological facilitator that is not biased. Visibility, repetition, and content sequencing are actively administered by the algorithmic systems that incorporate persuasion messages in the routine of technological engagement (Zarouali et al., 2021). Through its persuasive effects on purchasing intention (both direct and mediated), this research makes algorithmic persuasion theory applicable to social commerce arena as it provides a quantitative confirmation of how AI-managed environments have systematic effects on consumer behavior.

2. Digital consumer behavior model expansion.

Conventional consumer behavior theory focuses on the conscious consideration and rational choice. Nonetheless, the current conclusions indicate that AI-mediated ecosystems can be governed by the effects of emotional immersion and mechanisms of reinforcement. Individualized online spaces constantly re-calibrate content exposure, thus shaping the formation of trust, the perceived relevance, and preference formation (Zhang and Zhao, 2023). This changes the theoretical perspective of frameworks of cognition-based models into adaptive, data-driven behavioral schemata that are found in the structure of algorithmic infrastructures.

3. The empirical evidence on the Screen-to-Street Continuum.

The findings of the structural mediation confirm the image of the "screen-to-street" continuum, and how digital interaction is converted into offline economic behavior. Engagement and attitudinal formation serve as psychological transmission processes whereby algorithmic exposure will be converted into purchase intention. In line with Rathore et al. (2023), social media interaction does not only appear as a form of symbolic involvement but rather in groups such as drivers of quantifiable consumption effects.

In addition to affirming the already known mediation routes, the study establishes the modern theory of digital marketing by rebrands AI-assisted Instagram not only as a means of communication but as an algorithmically mediated persuasion system. In contrast to the earlier models, which consider engagement or the credibility of the influencer as independent predictors, the current framework considers personalization in its entirety as the key structural force behind the behavioral change. The empirical validation of both the direct effects of stimuli and hierarchical mediation mechanism provides the study with a gap in the field between the algorithmic governance theory and the consumer decision research by providing a systems-level explanation of the social commerce behavior mediated by AI.

6.3 Behavioral and Psychological Understandings.

The moderating action of engagement points to its role as an accelerator of behavior in an immersive digital environment. The presence of short-form video features and the ability to be told by an influencer encourages a more affective consumption of information, which can also reduce cognitive resistance to commercial information embedded into it. This is in line with the fact that opaque AI procedures can make it harder to discern a persuasive motive, which, in turn, makes users less scrutinizing (Shin, 2022).

In addition, attitudinal formation seems to be cumulative as opposed to being immediate. Recurring algorithm exposure strengthens the perceptions of congruence and social desirability to products, especially in Gen Z consumers who are incredibly sensitive to peer validation cues (Lim et al., 2022). These results confirm the applicability of social comparison and parasocial interaction theories within AI-mediated contexts (Leung et al., 2022).

6.4 Ethical and Social implications.

Although AI-based personalization is beneficial both in terms of marketing accuracy and perceived relevance, it also casts doubts on the aspect of cognitive autonomy reduction and impulse-based consumption behavior. Exposure to algorithmically edited commercial streams over a prolonged period could lead to an increased risk of persuasion and influence digital well-being (Nagata et al., 2025). Continuous purchasing patterns can be normalized with the help of the recursive design of the recommendation systems (Zarouali et al., 2021).

In this regard, accountable AI governance will necessitate disclosure procedures and increased digital literacy programs. According to Dwivedi et al. (2021), the future of AI-based commerce should strike a balance between the efficiency of the algorithm and individual consumer responsibility and ethical responsibility.

6.5 Practical Implications

Using engaging influencer tales and aesthetically appealing designs, AI-based customisation significantly increases buy intentions, which has important managerial consequences. Engagement based content schemes backed by ethical targeting models are what marketers ought to focus on in order to establish sustainable persuasion.

The findings are significant to policymakers and educators who need to enhance the standards of algorithm transparency and digital literacy training to prevent excessive persuasive power on young consumers.

6.6 Overall Synthesis

Synthetically, AI-enabled Instagram worlds are more complex behavioral communities that combine cognitive, emotional, and financial operations. The empirical validation of both the direct and indirect effects sheds light on the major impact of algorithmic curation on Gen Z purchasing intention. By numerically showing the convincing power of AI-controlled digital architectures, the presented study will provide a better insight into the modern social commerce dynamics.

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