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Beyond Vicarious Experience: How Interactive User-Generated Content Shapes Credibility in Generation Z Luxury Consumption

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ABSTRACT

This study examines how interactivity in user-generated content shapes persuasion among Generation Z consumers in luxury fashion in the United Kingdom. Drawing on the Elaboration Likelihood Model, we separate affective engagement (vicarious experience) from cognitive evaluation (perceived information quality) and test their effects on source credibility judgment and purchase intention. Survey data from 312 recent luxury buyers were analyzed using structural equation modeling. Interactivity increases both vicarious experience and perceived information quality. However, only perceived information quality strengthens source credibility judgment, which in turn is the strongest predictor of purchase intention. Vicarious experience shows no direct effect on credibility.

KEYWORDS

user-generated content; vicarious experience; interactivity; generation Z; luxury consumption

1. Introduction

Social media has reshaped how consumers search for information, evaluate brands, and form purchase intentions. In this environment, user-generated content (UGC) such as peer reviews, personal videos, and social media posts has become a central source of consumption-related information and is often perceived as more credible and informative than firm-generated communication (Wolf & Madlberger, 2025). Created and shared by consumers, UGC influences brand evaluations in ways that differ from traditional marketing communication (Khandolkar et al., 2025), and electronic word-of-mouth (eWOM) has been shown to significantly affect purchase decisions (Muda & Hamzah, 2021).

These dynamics are particularly salient among Generation Z (Gen Z), who have grown up in highly interactive digital environments (Costa Pacheco et al., 2025; Djafarova & Bowes, 2021). Compared to traditional advertising, Gen Z consumers are more likely to rely on peer-generated content, perceiving it as informative and relatable (Kim & Cake, 2025). This reflects a broader generational preference for transparency and peer influence in brand communication (Confetto et al., 2023).

The influence of UGC is especially pronounced in luxury markets, where consumption is experiential, symbolic, and socially constructed. Luxury value derives not only from functional performance but also from emotional resonance, social meaning, and evaluative judgments of quality (Wang et al., 2020). As younger consumers grow increasingly skeptical of overtly commercial messaging, luxury brands rely more heavily on UGC to convey brand meaning through consumers' lived experiences and narratives (Koivisto & Mattila, 2020).

Focusing on Gen Z luxury consumption is therefore both timely and theoretically relevant (Aggarwal et al., 2024). Prior research suggests that this cohort engages with luxury brands less as inherited status symbols and more as resources for identity construction and social connection (Aggarwal et al., 2024). For Gen Z, meanings associated with luxury brands are increasingly shaped through peer-generated content and shared experiences, rather than firm-controlled communication (Djafarova & Bowes, 2021). As such, Gen Z offers a particularly appropriate context for examining how interactive UGC shapes emotional engagement (Hua et al., 2024), credibility judgments (Kumar et al.,

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2023), and persuasion (Vasconcelos & Teixeira, 2025), as well as the broader social negotiation of luxury value in digital environments (Yu et al., 2026).

Beyond providing information, UGC shapes both emotional experience and cognitive evaluation (Wolf & Madlberger, 2025). By presenting consumption experiences in immersive ways, UGC enables vicarious experience and allows consumers to mentally and affectively simulate product use (Kamleitner & Khair Jyote, 2013). Emotional immersion has been shown to strengthen persuasion, particularly when direct product trial is limited and consumption is experiential (Rajamma et al., 2019). At the same time, UGC is often perceived as more informative than firm-generated communication because it reflects lived experiences and is less overtly commercial (Audrezet et al., 2020). For Gen Z consumers in particular, judgments about content information quality play a central role in determining whether UGC can be trusted and relied upon (Djafarova & Bowes, 2021). In interactive social media environments, dialogue and responsiveness provide additional cues that enable users to evaluate the clarity, relevance, and credibility of information (Filieri & McLeay, 2014). Rather than passively consuming content, users actively assess whether it appears informative, coherent, and free from overt persuasion. Such evaluative processing can shape credibility judgments by signaling both transparency and competence. Consistent with this view, transparent self-disclosure has been shown to strengthen perceived credibility, particularly when it aligns with substantive informational content (Sykora et al., 2022). More broadly, prior online-persuasion research has established that perceived source credibility may be formed or revised through recipients' evaluations of message quality together with source-related cues, rather than functioning solely as a preexisting source attribute (Pozharliev et al., 2022). Building on this process-oriented view, we examine how consumers' affective experience and evaluation of content information quality contribute differently to perceived source credibility in interactive UGC contexts.

Despite growing interest in UGC, several theoretical gaps remain. Although the Elaboration Likelihood Model (ELM) has been widely applied to online persuasion (Sher & Lee, 2009), prior digital-persuasion research often examines information quality and source credibility in isolation, offering limited insight into how cognitive and affective responses jointly shape persuasion (Bhattacherjee & Sanford, 2006). At the same time, interactivity has been recognized as a persuasion mechanism capable of increasing involvement while also providing relatively accessible evaluative cues (Liu & Shrum, 2009), yet its role in activating parallel affective and cognitive responses within UGC remains insufficiently specified. Emotional mechanisms are similarly underexplored. Although vicarious experience plays an important role in experiential consumption (Song et al., 2024), it is seldom modeled as a driver of perceived source credibility or behavioral intention in UGC contexts (Rajamma et al., 2019). Moreover, Gen Z-specific research is necessary, as this cohort's luxury consumption is closely tied to interactive digital environments and peer-based evaluations of information quality (Yu & Ko, 2021).

In response to these gaps, and grounded in the dual-route logic and multiple-role perspective of ELM (Petty & Cacioppo, 1986), we examine two distinct but potentially concurrent route-relevant responses to perceived UGC interactivity: vicarious experience, conceptualized as an affective experiential response, and perceived content information quality, conceptualized as a cognitive message appraisal more closely aligned with central-route, message-focused processing. We do not treat vicarious experience as inherently peripheral; rather, we examine whether its affective and experiential character provides a relatively accessible basis for forming perceived source credibility judgment in the present model. Consistent with prior applications of ELM in digital persuasion research (Filieri & McLeay, 2014), we assess how these responses contribute differently to perceived source credibility judgment and, through it, purchase intention in a luxury context. Specifically, we investigate: (1) how interactivity influences emotional and cognitive responses to luxury-related UGC, and (2) how these responses contribute to source credibility judgment and subsequent purchase intention.

To answer these questions, we employ a survey-based approach using data from 312 UK Gen Z consumers with recent luxury fashion purchase experience. The findings show that perceived UGC interactivity is positively associated with both vicarious experience and perceived content information quality. However, only quality-based cognitive evaluation significantly predicts perceived source credibility judgment, which in turn predicts purchase intention. By distinguishing affective experiential

engagement from cognitive message appraisal, this study refines ELM-based explanations of persuasion in interactive UGC contexts and clarifies the different roles these responses play. The contribution is therefore not to introduce perceived source credibility as an evaluative outcome, but to specify how two responses associated with perceived UGC interactivity—vicarious experience and perceived content information quality—differ in their relationships with perceived source credibility and, through it, purchase intention. Focusing on Gen Z luxury consumption further clarifies how persuasion unfolds in digitally mediated and symbolically significant consumption contexts.

2. Theoretical background and hypotheses development

2.1. Elaboration likelihood model (ELM) and social media persuasion

ELM explains persuasion as a process through which individuals evaluate information using both systematic and heuristic forms of processing (Srivastava & Saini, 2022). The central route involves careful consideration of message content, whereas the peripheral route relies on cues such as source credibility, affective tone, or social endorsement (Petty & Cacioppo, 2012). Attitudes formed through central processing tend to be more stable and predictive of behavior, while peripheral processing produces more context-dependent evaluations (Petty et al., 1983). ELM does not view central and peripheral processing as mutually exclusive. Instead, both routes can operate simultaneously, with different types of cues shaping evaluation in complementary ways (Petty & Wegener, 1999). This is especially relevant in social media contexts, where interactive features can both increase user involvement and signal responsiveness or social presence—cues that influence judgments even when users are not deeply processing the message (Liu & Shrum, 2009).

In digital and social media environments, consumers are exposed to large volumes of information while facing limited attention and cognitive capacity (Fernandes Crespo & Tille, 2024). Under such conditions, evaluative processing may rely both on peripheral cues, such as perceived expertise, trustworthiness, or social proof (Da Silva et al., 2025), and on more deliberate assessments of content relevance and informational quality when motivation or involvement is heightened (Alsaeed et al., 2023). Consistent with ELM, these affective and cognitive responses can operate concurrently in shaping persuasion (Petty & Wegener, 1999). This dynamic is particularly salient for Gen Z, who tend to integrate affective reactions with judgments of information quality when engaging with social media content (Davies, 2001; Djafarova & Bowes, 2021). In luxury contexts, where symbolic meaning and emotional resonance are central (Yu & Ko, 2021), persuasion may therefore reflect the combined influence of affective engagement and cognitive evaluation rather than reliance on a single route.

Grounded in ELM, this study distinguishes two route-relevant psychological responses to interactive UGC: vicarious experience as an affective experiential response and perceived content information quality as a cognitive message appraisal. Importantly, ELM does not permanently assign variables to central or peripheral routes according to whether they are affective or cognitive. The same variable may function as a relatively simple cue, influence the extent or direction of message-related thinking, or contribute to metacognitive assessment depending on recipients' motivation, ability, and degree of elaboration (Petty et al., 1993; Petty & Briñol, 2015; Petty & Wegener, 1999). Accordingly, vicarious experience may provide an accessible affective basis for evaluation under lower elaboration, but it may also increase self-referencing, mental imagery, and further consideration of the message under higher elaboration (Petty et al., 1993). Perceived content information quality, by contrast, directly reflects consumers' assessment of whether UGC is informative, helpful, accurate, valuable, and current and is therefore more closely aligned with message-focused cognitive appraisal (Filieri & McLeay, 2014). Rather than treating these constructs as fixed proxies for the peripheral and central routes, the study examines whether affective experience and cognitive appraisal contribute differently to subsequent credibility formation.

2.2. Interactivity of user-generated content (UGC)

Interactivity is a defining feature of social media platforms and has attracted increasing scholarly attention in recent years (Zhuang et al., 2023). This attention is warranted because interactivity is inherent in UGC and constitutes a central affordance through which social media platforms enable

reciprocal engagement among users and brands (Confetto et al., 2023). It reflects the extent to which users can participate in message exchange and engage in two-way or multi-way communication with content creators and other users (McMillan & Hwang, 2002). Through features such as commenting, replying, and live interaction, UGC shifts from a one-directional information source to a socially embedded form of communication (Wolf & Madlberger, 2025).

Research consistently finds that higher interactivity increases user involvement and engagement, while also enhancing perceptions of content usefulness (Fortin & Dholakia, 2005). Within the ELM framework, interactivity facilitates central-route processing by increasing relevance and perceived control, but it also provides peripheral cues, such as responsiveness and social presence, that can shape judgments with less cognitive effort (Liu & Shrum, 2009). These cues can influence evaluations even when users are not highly motivated to elaborate. Empirical work further suggests that interactive UGC fosters emotional connection and reduces uncertainty, contributing to greater persuasive impact (Wolf & Madlberger, 2025). In luxury contexts, where consumption is symbolic and socially interpreted, such interaction enables this cohort to evaluate peer-generated information while engaging with brand-related experiences (Koivisto & Mattila, 2020).

2.3. UGC interactivity and vicarious experience

Vicarious experience refers to the emotional and experiential state in which consumers mentally or affectively experience a product through observing others' consumption (Li et al., 2013). In UGC contexts, vicarious experience is fostered through personal narratives, vivid depictions, and interactive exchanges that allow audiences to feel psychologically close to the experience being portrayed (Rajamma et al., 2019). For example, exposure to peer-generated product accounts can evoke feelings as if one were indirectly participating in the consumption experience, particularly when opportunities for interaction are present.

From an ELM perspective, vicarious experience may perform different persuasive functions depending on the extent of elaboration. Under lower-elaboration conditions, emotional immersion may provide an accessible affective basis for evaluation. Under higher-elaboration conditions, however, imagining oneself experiencing the product may increase self-referencing, attention, and message-related thought (Petty et al., 1993; Petty & Briñol, 2015). We therefore conceptualize vicarious experience as an affective experiential response rather than as an inherently peripheral mechanism. The present study examines whether this response contributes to perceived source credibility judgment, while recognizing that its precise processing function may vary across elaboration conditions.

Prior research supports the idea that interactive UGC enhances persuasive outcomes by deepening emotional engagement (Zhuang et al., 2023). Demonstrational formats such as tutorial videos, real-time Q&A, and livestreamed product trials have been found to increase enjoyment, immersion, and vicarious experience, which in turn can shape consumer attitudes and behavioral intentions (Song et al., 2024). Vicarious experience functions as a key psychological mechanism through which UGC influences behavior, particularly when consumers feel emotionally involved in the content (Rajamma et al., 2019). In the context of luxury, where aspiration and exclusivity are central, the opportunity to engage with products vicariously through content like unboxing videos or peer narratives that offers Gen Z consumers a way to emotionally access otherwise unattainable experiences. Interactive UGC further enables symbolic participation by allowing viewers to engage, respond, and mentally co-experience the brand (Kim & Cake, 2025; Legocki et al., 2022). This form of immersive interaction is likely to increase the persuasive impact of the content, even in the absence of direct ownership.

H1. UGC interactivity positively influences consumers' vicarious experience.

2.4. UGC interactivity and perceived content information quality

Perceived content information quality in UGC refers to the extent to which the information is viewed as informative, accurate, valuable, and helpful for decision-making (Bhattacherjee & Sanford, 2006).

In online environments where consumers face abundant and uneven information, evaluations of content quality help determine whether a message is diagnostic and worthy of further consideration (Sussman & Siegal, 2003). Within the ELM, such assessments reflect central-route processing, as consumers evaluate the substantive strength of the information presented (Davies, 2001; Kumar & Jhawar, 2025).

Interactivity plays an important role in shaping these evaluations. When consumers can engage directly with content creators -by asking questions and observing responses- interactive UGC increases transparency and reduces ambiguity. This process allows audiences to assess the relevance, clarity, and completeness of the information provided. By facilitating clarification and dialogue, interactivity enhances perceptions of informativeness and reliability (Liu & Shrum, 2009). In luxury contexts, where perceived risk and scrutiny are often higher, opportunities for interaction may further strengthen evaluations of informational value (Yu & Ko, 2021). Accordingly, interactivity is likely to enhance consumers' perceptions of content information quality.

H2. UGC interactivity positively influences perceived content quality.

2.5. Vicarious experience, perceived content information quality, and perceived source credibility judgement

Source credibility has long been recognized as an important driver of persuasion (Tseng & Fogg, 1999), which is commonly understood as the perceived trustworthiness and expertise of the message source (Muda & Hamzah, 2021; O'Keefe, 2016), In social media settings, perceived source credibility plays a critical role in determining whether information is accepted and incorporated into consumers' decision making (Fernandes Crespo & Tille, 2024). As consumers exposed to numerous online opinions, they evaluate which sources can be trusted and whose recommendations warrant consideration (Ismagilova et al., 2020). Consistent with previous online-persuasion research, credibility in interactive UGC environments is therefore not treated solely as a fixed characteristic of the communicator. It may also emerge as a post-exposure perception formed as consumers evaluate the content and its creator through message and communication cues such as dialogue, responsiveness, and perceived sincerity (Muda & Hamzah, 2021). Within this process, source credibility judgment may be shaped by both consumers' affective experience of the communication and their cognitive evaluation of its information substance.

Emotional engagement may contribute to perceived source credibility judgment by reducing psychological distance and fostering perceptions of sincerity (Ismagilova et al., 2020). When UGC is vivid and personally relevant, consumers may become emotionally involved, imagine themselves experiencing the featured product, and develop feelings or enjoyment or empathy to the communicator (Kamleitner & Khair Jyote, 2013). These affective responses may subsequently influence how the source is evaluated (Ismagilova et al., 2020). Importantly, ELM does not assume that affective responses are inherently peripheral. Affect may function as an accessible evaluative cue under lower elaboration, but it may also influence message-related thinking under conditions of greater elaboration (Petty et al., 1993; Petty & Briñol, 2015; Petty & Wegener, 1999). In the present model, the role of vicarious experience is specifically its cue-like contribution to credibility formation. When consumers feel emotionally involved in a peer's experience, this psychological proximity may provide a relatively accessible basis for perceiving the communicator as sincere and trustworthy without necessarily requiring detailed evaluation of the informational merits of the message. Social cues associated with interactive communication, such as warmth and responsiveness, may further reinforce this affect-based inference (Yang et al., 2006). Thus, vicarious experience is expected to make a peripheral-route contribution to credibility formation in the present model, without implying that it is inherently peripheral or cannot stimulate further elaboration under other conditions.

H3. Vicarious experience positively influences perceived source credibility judgment.

In contrast, perceived content information quality concerns consumers' explicit evaluation of the substance and diagnostic value of UGC. When content is perceived as informative, coherent, and substantively grounded, it signals expertise and reduces uncertainty, thereby strengthening confidence in the source (Filieri & McLeay, 2014). Consumers may therefore use the quality of the information provided as a basis for inferring the communicator's knowledge and trustworthiness, thereby strengthening perceived source credibility judgment (Pozharliev et al., 2022). Unlike the affect-based inference associated with vicarious experience, this judgment entails assessment of the message's informativeness and accuracy, and is more closely aligned with central-route, message-focused processing (Cheung et al., 2012). Such evaluation is particularly relevant in high-involvement contexts such as luxury consumption, where consumers may therefore seek sufficient informational depth before accepting another customer's experience (Kapferer, 2015). Consistent with the information adoption literature, perceived information quality is a strong predictor of information usefulness and adoption (Sussman & Siegal, 2003), suggesting that cognitive evaluation plays a central role in credibility formation.

H4. Perceived content information quality positively influences perceived source credibility judgment.

2.6. Perceived source credibility judgement and purchase intention

Purchase intention reflects consumers' readiness to engage in a buying decision and is a well-established outcome variable in persuasion research (Rajamma et al., 2019). ELM posits that source credibility is particularly influential under conditions of uncertainty and high involvement, which conditions that typify luxury consumption (Petty & Cacioppo, 2012).

In UGC contexts, credible sources help reduce perceived risk and enhance consumer confidence, particularly when individuals lack direct experience with a product (Salehi-Esfahani et al., 2016). In such cases, a trusted reviewer or influencer serves as a decision aid, offering information that consumers use to guide judgments (Chung et al., 2015). A substantial body of research across product categories has shown that perceived source credibility judgment, whether attributed to a peer, influencer, or brand representative, positively influences consumer attitudes and purchase intentions (Muda & Hamzah, 2021; Saima & Khan, 2021). This effect is especially salient for experience and luxury goods, where consumers often depend on others' experiences due to limited opportunities for direct evaluation (Djafarova & Bowes, 2021). In luxury fashion, for example, influencers perceived as sincere and knowledgeable can significantly shape followers' purchase decisions. Consistent with this, studies in advertising show that credible endorsers increase purchase intention and a recent meta-analysis confirmed a strong link between influencer credibility and consumer behavior (Ismagilova et al., 2020).

H5. Perceived source credibility judgment positively influences purchase intention.

Figure 1 presents the research model and summarizes the hypothesized relationships (H1-H5).

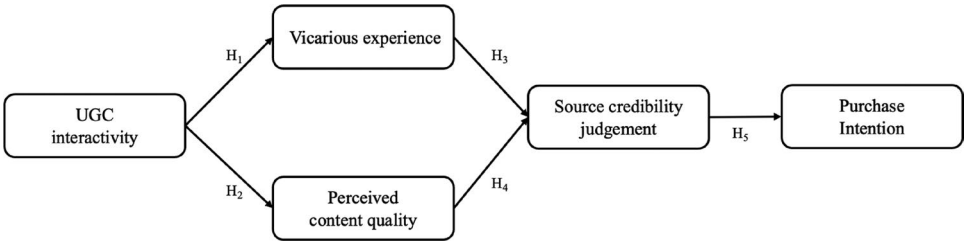


Figure 1. Research model.

3. Methodology

3.1. Sampling and data collection

Data were collected through an online survey administered *via* Prolific. Respondents were screened to ensure alignment with the study context. First, the sample comprised UK-based Gen Z consumers aged 18–27, a cohort whose consumption practices are closely embedded in social media environments (Djafarova & Bowes, 2021). Second, participants were required to be active social media users, reporting daily or near-daily platform use (Voorveld, 2019). Third, respondents were required to report regular exposure to interactive UGC, including content involving commenting, sharing, or peer interaction related to brands or consumption experiences (Ju & Cho, 2020). Finally, participants were required to have purchased or seriously considered purchasing a luxury fashion product within the previous 12 months, consistent with prior research on experiential and high-involvement consumption (Yu & Ko, 2021).

To ensure conceptual consistency, luxury brands were defined in the survey as those characterized by premium pricing, exclusivity, and symbolic value (Kapferer, 2015). Participants were provided with illustrative examples of well-recognized luxury fashion brands and asked to recall a recent purchase or serious consideration within this category. This criterion was not restricted to high-priced flagship products, as luxury fashion conception also includes relatively accessible entry-level categories such as accessories, fragrances, small leather goods, and selected apparel. Responses that did not align with this positioning were excluded.

Data were collected over a three-week period, resulting in 312 usable responses after excluding incomplete or ineligible cases. Participation was voluntary and anonymous, and no personally identifiable information was collected (Table 1). The sample was predominantly female, with a substantial proportion reporting annual income or allowance above £13,000. Combined with the purposive screening criteria, this profile reflects a digitally engaged and luxury-involved segment rather than the broader UK Gen Z population. Accordingly, the findings should be interpreted within this population boundary, as gender and economic profile may shape luxury-related perceptions and responses. As a robustness check, age, gender, occupation, and annual allowance were examined as demographic controls. Their inclusion did not materially alter the direction or significance of the focal relationships, suggesting that the main findings were not driven by the observed demographic composition of the sample. Potential non-response bias was assessed through an early-late comparison of key construct means (Armstrong & Overton, 1977), with no significant differences.

Table 1. Respondent profile.

Variables	Category	Frequency ($N = 312$)	Percentage (100%)
Age	18-20	38	12.2
	21-23	54	17.3
	24-25	89	28.5
	26-27	131	42.0
Gender	Male	68	21.8
	Female	229	73.4
	Non-binary / Third gender	14	4.5
	Prefer to self-describe	1	0.3
Occupation	Employed full-time	125	40.1
	Employed part-time	48	15.4
	Unemployed	24	7.7
	Self-employed	17	5.4
	Student	96	30.8
	Other	1	0.3
	Prefer not to say	1	0.3
Income / Annual Allowance	Less than £4,000	3	1.0
	£4,000-£6,999	8	2.6
	£7,000-£9,999	22	7.1
	£10,000-£12,999	51	16.3
	£13,000 or more	214	68.6
	Prefer not to say	14	4.4

3.2. Measurement development

All constructs were measured using established multi-item scales adapted to fit the UGC and luxury context, with responses captured on 5-point Likert-type agreement scales (Appendix, Table A1). UGC interactivity was assessed using four items reflecting perceived two-way communication and user control, based on McMillan and Hwang (2002) and Liu and Shrum (2009). Vicarious experience was measured through three items capturing emotional immersion and imaginative engagement, drawing from Kamleitner and Khair Jyote (2013) and Van Laer et al. (2014). Perceived content information quality was measured using five items adapted from prior eWOM and information adoption research examining consumers' evaluations of message informativeness, accuracy, and usefulness (Filieri & McLeay, 2014; Sussman & Siegal, 2003). Perceived source credibility judgment was measured using three items reflecting trustworthiness and expertise (Ohanian, 1990), assessing perceptions of the content creator's knowledge, reliability, and trustworthiness, consistent with the information adoption framework (Sussman & Siegal, 2003). Purchase intention was measured using five items adapted from established behavioral intention scales (Dodds et al., 1991; Rajamma et al., 2019; Spears & Singh, 2004), reflecting respondents' intention and likelihood of purchasing the product referenced in the UGC. Several control variables were included to account for potential confounding effects, including age, gender, education level, and income.

3.3. Measurement validity and reliability

The measurement model was assessed using AMOS 29 to examine construct reliability and validity (Table 2). All constructs demonstrated acceptable internal consistency, with Cronbach's alpha values ranging from 0.747 to 0.855 and composite reliability (CR) values between 0.787 and 0.862, exceeding recommended thresholds.

Convergent validity was evaluated using standardized factor loadings and average variance extracted (AVE). AVE values ranged from 0.517 to 0.610, indicating that each construct explained a sufficient proportion of variance in its indicators. Discriminant validity was assessed by comparing the square roots of AVE with inter-construct correlations. In all cases, the square-rooted AVE exceeded the corresponding correlations, supporting discriminant validity. Overall model fit indices suggested an

Table 2. Construct analysis & construct level correlation analysis.

Constructs	Label	Loadings	Cron. α	AVE	CR	MSV
Interactivity of User Generated Contents (IUGC)	IUGC1	0.792	0.747	0.610	0.801	0.454
	IUGC2	0.821				
	IUGC4	0.728				
Vicarious Expression (VE)	VE1	0.657	0.795	0.599	0.828	0.328
	VE2	0.939				
	VE3	0.696				
Content Information Quality (CIQ)	CIQ1	0.711	0.855	0.543	0.862	0.454
	CIQ2	0.786				
	CIQ3	0.807				
	CIQ4	0.669				
	CIQ5	0.701				
Source Credibility Judgment (SCJ)	SCJ1	0.624	0.797	0.528	0.787	0.368
	SCJ2	0.740				
	SCJ3	0.804				
Purchase Intention (PI)	PI1	0.645	0.851	0.517	0.834	0.403
	PI2	0.787				
	PI3	0.836				
	PI4	0.675				
	PI5	0.628				

CFI = 0.935, TLI = 0.908, AGFI = 0.847, SRMR = 0.044, χ^2 = 338.29, df = 122, χ^2/df = 2.77

Construct level correlation analysis

Constructs	IUCG	VE	CIQ	SCJ	PI
IUCG	0.610	–	–	–	–
VE	0.258	0.599	–	–	–
CIQ	0.454	0.295	0.543	–	–
SCJ	0.361	0.328	0.368	0.528	–
PI	0.403	0.192	0.260	0.368	0.517

Note: $n = 312$ observations; all correlations are significant at $p < 0.01$.

acceptable fit (CFI = 0.935, TLI = 0.908, AGFI = 0.847, SRMR = 0.044, χ^2 = 388.29, df = 122, χ^2/df = 2.77). Discriminant validity was further assessed using maximum shared variance (MSV) and the heterotrait-monotrait ratio (HTMT). For all constructs, AVE exceeded MSV, while all HTMT values ranged from 0.485 to 0.832 and remained below the conservative threshold of 0.85, providing additional evidence of discriminant validity (Appendix, Table A2).

Potential common method bias was addressed using both procedural and statistical approaches (Podsakoff et al., 2003). Respondents were assured of anonymity, and items were presented in a mixed order to reduce evaluation and priming effects. Harman's single-factor test indicated that the first factor accounted for less than 40% of the total variance, suggesting that common method bias was unlikely to be a significant concern. In addition, the marker variable (social media usage frequency) showed low correlations with the focal constructs, and controlling for it did not change the structural relationships. Collectively, these tests suggest that common method bias was unlikely to materially affect the results.

4. Results

4.1. Structural model

Structural equation modeling was conducted using AMOS 29 to test the hypothesized relationships. The structural model demonstrated an acceptable fit to the data (CFI = 0.930, TLI = 0.907, AGFI = 0.858, SRMR = 0.049, χ^2 = 361.83, df = 129, χ^2/df = 2.80). The results of the path analysis are reported in Table 3.

Consistent with H1, interactivity of UGC (IUGC) had a significant positive effect on vicarious experience (VE) ($B = 0.519$, $p < 0.001$). H2 was also supported, indicating that IUGC interactivity positively influenced perceived content information quality (CIQ) ($B = 0.825$, $p < 0.001$). Further, in support of H4, CIQ exerted a significant positive effect on perceived source credibility judgment (SCJ) ($B = 0.666$, $p < 0.001$). Finally, H5 was supported, with SCJ showing a strong positive association with purchase intention (PI) ($B = 0.911$, $p < 0.001$). In contrast, H3 was not supported. The direct effect VE on SC was positive but not statistically significant ($B = 0.122$, $p = 0.141$).

Taken together, these results suggest that although UGC interactivity enhances both emotional engagement and perceptions of content information quality, source credibility judgment among Gen Z luxury consumers is shaped more strongly by cognitive evaluations of content quality than by emotional immersion alone. This pattern highlights the central role of quality-based judgments in credibility formation within interactive UGC environments and reinforces credibility as a key driver of purchase intention.

Table 3. Path analysis.

Hypothesis	Path	*B (std B)*	P-value	Result
H_1	IUGC → VE	0.519 (0.592)	0.000	Supported
H_2	IUGC → CIQ	0.825 (0.785)	0.000	Supported
H_3	VE → SCJ	0.122 (0.122)	0.141	Not Supported
H_4	CIQ → SCJ	0.666 (0.799)	0.000	Supported
H_5	SCJ → PI	0.911 (0.713)	0.000	Supported

CFI = 0.930, TLI = 0.907, AGFI = 0.858, SRMR = 0.049, χ^2 = 361.83, df = 129, χ^2/df = 2.80.

Table 4. Mediation test (bootstrapping) results.

Indirect pathway	Effect	95% bootstrap CI	Result
IUGC → VE → SCJ	0.063	[−0.046, 0.176]	Not significant
IUGC → CIQ → SCJ	0.549	[0.355, 0.800]	Significant
IUGC → VE → SCJ → PI	0.057	[−0.042, 0.163]	Not significant
IUGC → CIQ → SCJ → PI	0.501	[0.327, 0.720]	Significant
IUGC → SCJ: total indirect effect	0.613	[0.436, .0841]	Significant
IUGC → PI: total indirect effect	0.558	[0.402, 0.764]	Significant

Notes: Unstandardized indirect effects are reported. Percentile confidence intervals were estimated from 5,000 successfully converged non-parametric bootstrap samples.

Table 5. Rival-model comparison.

Model	Structural specification	χ^2	df	CFI	TLI	RMSEA	AIC	BIC
Proposed	Hypothesized model	361.833	129	0.930	0.907	0.076	483.833	712.157
Rival 1	Add IUGC→SCJ and IUGC→PI	351.781	127	0.932	0.909	0.075	477.781	713.590
Rival 2	Add VE→PI and CIQ→PI	358.914	127	0.930	0.906	0.077	484.914	720.723
Rival 3	Add all four direct paths	346.928	125	0.933	0.908	0.076	476.928	720.223
Rival 4	Source-first ordering	365.032	128	0.928	0.904	0.077	489.032	721.099

The indirect effects were decomposed into specific pathways using 5,000 bootstrap resamples. The serial indirect effect of perceived IUGC on PI through CIQ and SCJ was significant ($B = 0.501$, 95% bootstrap CI [0.327, 0.720]), whereas the corresponding pathway through VE and SCJ was not significant ($B = 0.057$, 95% bootstrap CI [−0.042, 0.163]). The total indirect effect across both pathways was significant ($B = 0.558$, 95% bootstrap CI [0.402, 0.764]). These results indicate that the overall indirect association was primarily attributable to the information-quality pathway (Table 4).

The proposed model was also compared with four theoretically plausible rival specifications while holding the measurement-model and covariance specifications constant. Although the addition of direct paths from perceived IUGC to SCJ and PI improved chi-square fit, $\Delta\chi^2(2) = 10.053$, $p = 0.007$, this model had a slightly higher BIC (713.590) than the proposed model (712.157). The remaining rival models also produced higher BIC values, ranging from 720.223 to 721.099, while the focal relationships remained substantively stable. The proposed model was therefore retained as the more parsimonious and theoretically consistent specification, although the possible residual direct relationship between perceived IUGC and PI is acknowledged in the discussion (Table 5).

5. Discussion

This study examined how interactivity in UGC shapes persuasion among Gen Z consumers in luxury contexts, through the lens of ELM. Overall, the findings support the proposed framework and reveal an important asymmetry between affective engagement and cognitive evaluation in the formation of source credibility judgment and subsequent purchase intention.

Consistent with expectations, interactivity in UGC was positively associated with both vicarious experience and perceived content information quality. This aligns with prior research showing that interactive digital environments enhance involvement and perceived usefulness (Fortin & Dholakia, 2005). In luxury contexts, interactivity appears to intensify dual functions: facilitating affective immersion while also encouraging closer evaluation of the informational value of content through dialogue, feedback, and peer interaction (Yu & Ko, 2021).

The results indicate that perceived content information quality is the primary driver of source credibility judgment, which in turn strongly predicts purchase intention. This finding is consistent with prior research demonstrating that evaluations of informational quality in digital content significantly shape credibility formation (Fernandes Crespo & Tille, 2024; Filieri & McLeay, 2014). More importantly, it suggests that interactive UGC becomes persuasive not simply because consumers participate in or engage with the content, but because such interaction can enhance the perceived diagnostic value of the information available for evaluation.

In contrast, vicarious experience did not significantly predict source credibility judgment. This finding should be interpreted cautiously. Vicarious experience primarily captures consumers' imagination and psychological participation in another person's consumption experience, whereas source credibility requires judgements about the creator's knowledge, reliability, and trustworthiness. Although prior research suggests that emotional immersion can enhance trust (Rajamma et al., 2019), affective immersion may stimulate attention and interest without necessarily providing diagnostic cues about

the credibility of the source. This interpretation also helps explain why emotional engagement does not automatically translate into source-based persuasion.

Importantly, the non-significant relationship does not imply that vicarious experience is irrelevant to persuasion. Its effects may operate through pathways not captured in the present framework, including direct effects on purchase intention or indirect effects through mechanisms such as inspiration, identification, or perceived authenticity. Its influence may also be contingent on factors such as product involvement or familiarity with the content creator. Although the financial and symbolic significance of luxury consumption may further encourage evaluative scrutiny (Wang et al., 2020), involvement was not directly measured in this study; this explanation should therefore be treated as a plausible interpretation rather than an empirical conclusion.

This interpretation is reinforced by the specific indirect-effect analysis. Although perceived UGC interactivity enhanced both vicarious experience and perceived content information quality, only the serial pathway through perceived content information quality and perceived source credibility was significantly associated with purchase intention. This finding suggests that evaluating the substantive quality of UGC provides a stronger basis for credibility formation and subsequent purchase intention than affective engagement alone. The non-significant pathway through vicarious experience does not imply that affective experience is unimportant; rather, its persuasive influence may operate through outcomes or mechanisms other than perceived source credibility. The study therefore refines the application of ELM to interactive UGC by showing that affective experiential engagement and cognitive message appraisal do not perform equivalent functions in the present model. Perceived content information quality is more directly relevant to credibility formation, whereas the consequences of vicarious experience may depend on alternative mechanisms.

5.1. Theoretical contributions

This study advances research on UGC, persuasion, and luxury consumption in several important ways. First, the findings demonstrate that UGC interactivity influences persuasion by simultaneously shaping affective engagement and cognitive evaluation within the ELM framework. The findings show that interactivity significantly enhances both vicarious experience and perceived content information quality, demonstrating that interactive features do more than increase engagement—they simultaneously stimulate affective and cognitive route-relevant responses. This clarifies the role of interactivity not merely as a platform affordance, but as a persuasion-relevant mechanism that shapes downstream evaluations in digital environments (Filieri & McLeay, 2014).

Second, the study refines understanding of how these responses influence credibility. Although emotional immersion has often been associated with persuasive impact (Rajamma et al., 2019), the results indicate that affective engagement alone does not establish credibility in this setting. Instead, credibility formation depends more strongly on cognitive evaluation of informational quality. This distinction advances digital persuasion research by separating experiential engagement from credibility judgment, demonstrating that attention and immersion do not necessarily translate into trust-related outcomes.

Third, the findings highlight the evaluative nature of source credibility judgment in interactive UGC contexts. Prior research has already demonstrated that credibility perceptions can be shaped by message, source, and platform cues (Filieri & McLeay, 2014). The contribution of this study is therefore not to introduce credibility as an evaluative outcome for the first time. Rather, the study specifies and tests an upstream credibility-judgment process within interactive peer-generated content. It shows that perceived interactivity is associated with both experiential engagement and cognitive message appraisal, but that these responses are not functionally equivalent in their relationships with perceived source credibility. The findings consequently distinguish the generation of engagement from the formation of credibility and trace how interactivity is related to purchase intention through content evaluation and credibility in a Gen Z luxury context.

Finally, the study examines this persuasion process within a digitally engaged and symbolically significant Gen Z luxury context. Luxury purchases carry heightened symbolic and financial significance (Kapferer, 2015), which may increase reliance on informational assessment. For Gen Z

consumers, whose brand perceptions are shaped within interactive social media ecosystems (Djafarova & Bowes, 2021; Kim & Cake, 2025), credibility appears to hinge more on perceived informational substance than on affective appeal. In doing so, the study contributes to broader discussions of luxury consumption as socially negotiated and peer-influenced (Koivisto & Mattila, 2020), while clarifying when cognitive evaluation outweighs emotional engagement in digital persuasion.

5.2. Practical implications

The findings offer several practical implications for brands and content strategists operating in interactive social media environments. First, perceived interactivity is most useful when it supports consumers' evaluation of content rather than merely generating observable engagement. Consumers who regarded UGC as more interactive also evaluated its information more favorably, and this quality evaluation was subsequently associated with greater perceived source credibility judgment. Managers should therefore consider how UGC environments can facilitate clarification, substantive product information, and reciprocal communication. Specific functions such as comments, replies, or Q&A may provide possible ways to support such communication, but the present study did not compare individual platform features and cannot establish that any particular function is causally superior.

Second, emotional storytelling should be paired with informational depth. Although immersive narratives and visually appealing content may capture attention, they do not automatically translate into credibility among Gen Z luxury consumers. Brands should therefore encourage UGC that includes concrete product details, personal usage context, and balanced evaluations. Providing space for authentic experience-based accounts, rather than heavily curated or purely aspirational content, can strengthen perceptions of informational reliability.

Third, the results highlight the importance of credibility management in high-involvement categories such as luxury. Because luxury purchases carry symbolic and financial weight, consumers appear to scrutinize informational quality before accepting peer claims. Brands should prioritize transparency, product clarity, and verifiable experience cues in UGC campaigns, particularly when targeting digitally literate audiences. Influencer collaborations may be more effective when they emphasize experiential authenticity and informational substance rather than emotional spectacle alone.

Finally, beyond luxury branding, the findings suggest that peer-to-peer persuasion in digital environments depends heavily on perceived informational quality. For practitioners in social marketing and public communication, this underscores the importance of facilitating interactive environments that enable evaluative engagement, not just emotional resonance.

5.3. Conclusion

This study advances understanding of how interactive UGC persuades Gen Z consumers in luxury contexts by integrating affective, cognitive, and credibility-related mechanisms within an ELM framework. The findings show that UGC interactivity plays a foundational role by enhancing both vicarious experience and perceived content information quality. However, emotional engagement alone does not directly shape perceived source credibility judgment. Instead, credibility is driven primarily by cognitive evaluations of content information quality, and this credibility subsequently serves as the most direct predictor of purchase intention.

By distinguishing between affective immersion and cognitively grounded credibility formation, the study refines assumptions in UGC and persuasion research, where emotional engagement is often treated as sufficient for persuasive impact (Rajamma et al., 2019). The findings suggest that Gen Z consumers, particularly in luxury contexts, approach UGC with both experiential interest and evaluative scrutiny. Interactivity supports persuasion not merely by intensifying emotion, but by enabling consumers to assess the informational substance of content.

More broadly, the study extends ELM to interactive social media environments by clarifying how route-relevant responses operate in parallel while exerting selective influence on credibility judgments. By treating source credibility judgment as an evaluative outcome shaped by content assessment rather

than as a fixed source trait, the findings contribute to a more process-oriented understanding of persuasion in digital settings. The focus on Gen Z luxury consumption further illustrates how cohort-specific tendencies toward peer validation and information evaluation shape contemporary persuasion dynamics.

5.4. Limitations and future research

This study has several limitations. Although the findings clarify how affective experiential and cognitive message-appraisal responses relate differently to source credibility judgment and purchase intention, their interpretation is bounded by the study's cross-sectional, self-reported design and its criterion-based sample of digitally active, luxury-involved UK Gen Z consumers. Accordingly, the estimated indirect effects should be interpreted as model-based associations rather than evidence of causal mediation, and the rival-model comparisons cannot establish temporal precedence or exclude all theoretically equivalent specifications. Longitudinal and experimental research using more diverse samples is therefore needed to test the proposed ordering, identify additional mechanisms linking perceived UGC interactivity to purchase intention, and assess the generalizability of the proposed process. The eligibility criteria produced a selective rather than representative sample of UK Gen Z consumers. Requiring frequent social media use, regular exposure to interactive UGC, and recent luxury purchase or consideration likely overrepresented digitally engaged and category-involved consumers. The sample was also predominantly female, with many respondents in the highest income or allowance category. Accordingly, the findings should be generalized mainly to digitally active, luxury-involved UK Gen Z consumers, and future research should use more demographically balanced and probability-based samples.

The model examines direct relationships among route-relevant responses and credibility. Future research could investigate more complex dynamics, such as indirect or moderated pathways. For example, researchers might examine whether the influence of vicarious experience depends on levels of perceived content information quality, or whether individual differences, such as skepticism or digital literacy, shape persuasion processes. Although the study draws on ELM to distinguish a predominantly affective peripheral-route response from a central-route cognitive evaluation, elaboration was neither experimentally manipulated nor directly measured. The route-based interpretation is therefore theoretically derived from the operational characteristics and hypothesized functions of the constructs rather than from direct observation of consumers' processing effort. Future research could manipulate involvement or cognitive capacity, or directly measure elaboration, to examine whether vicarious experience functions as a heuristic cue under lower elaboration but stimulates self-referencing and message scrutiny under higher elaboration.

Ethical approval

The study was conducted in accordance with the Declaration of Helsinki and approved by the Ethics Committee (Institutional Review Board: Application reference: ETH2425-1406, 9th June 2025).

Informed consent statement

All participants provided informed consent before completing the online survey. A digital consent form presented on the first page explained the study purpose, procedures, potential risks and benefits, data confidentiality, and the right to withdraw at any time. Consent was indicated by proceeding to the survey.

Author contributions

CRediT: **Hye-Rhim Kim**: Conceptualization, Data curation, Formal analysis, Methodology, Writing – original draft; **Chang-Hun Lee**: Conceptualization, Methodology, Writing – review & editing.

Disclosure statement

The authors report there are no competing interests to declare.

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APPENDIX

Table A1. Constructs and question items.

Constructs and Question items (1: Strongly disagree – 5: Strongly agree)			Source
Interactivity of User Generated Contents (IUGC)	IUGC1	UGC can communicate with other users.	Yu & Ko, 2021
	IUGC2	UGC makes it possible to share information with others.	
	IUGC3*	UGC can be shared with other users.	
	IUGC4	UGC can express my opinion through likes or comments.	
Vicarious Expression (VE)	VE1	I feel emotionally involved in the product experience described.	Song et al., 2024
	VE2	I can easily imagine myself using the product.	
	VE3	It feels as though I am experiencing the product indirectly through others.	
Content Information Quality (CIQ)	CIQ1	I find the information provided in the content informative.	Khandolkar et al., 2025
	CIQ2	I find the information provided in the content helpful.	
	CIQ3	I find the information provided in the content valuable.	
	CIQ4	I find the information provided in the content accurate.	
	CIQ5	I find the information provided in the content up to date.	
Source Credibility Judgment (SCJ)	SCJ1	I perceive that the content creator is knowledgeable.	Song et al., 2024 Li et al., 2013
	SCJ2	I perceive that the content creator is reliable.	
	SCJ3	I perceive that the content creator is trustworthy.	
Purchase Intention (PI)	PI1	I intend to purchase the product reviewed in the UGC.	Dodds et al., 1991 Spears & Singh, 2004
	PI2	It is likely that I will purchase the product reviewed in the UGC.	Rajamma et al., 2019
	PI3	I would consider purchasing the product reviewed in the UGC.	
	PI4	I would be willing to purchase the product reviewed in the UGC.	
	PI5	If I were to buy this type of product, I would choose the product reviewed in the UGC.	

*IUGC3 was excluded from the final model due to its low factor loading.

Table A2. HTMT assessment of discriminant validity.

Construct	IUGC	VE	CIQ	SCJ	PI
IUGC	–				
VE	0.618	–			
CIQ	0.697	0.765	–		
SCJ	0.614	0.694	0.832	–	
PI	0.704	0.485	0.684	0.726	–

Note: All HTMT values are below the conservative threshold of 0.85.