

Driving Gen Z's Buying Decisions: Testing Affiliate Marketing Effects Through the S–O–R Framework

Lidya Veronica Christy Rihidima*, Nugraha Kusbianto

Faculty of Social, Cultural, and Political Sciences, Department of Business Administration, Universitas Pembangunan Nasional
"Veteran" Jawa Timur

Jl. Rungkut Madya No.1, Gunung Anyar, Surabaya 60294, Jawa Timur, Indonesia

Email: ^{1,*} lidya.veronica.fisip@upnjatim.ac.id, ²nugraha.fisip@upnjatim.ac.id

Correspondence Author Email: lidya.veronica.fisip@upnjatim.ac.id

Submitted: 10/09/2025; Accepted: 06/10/2025; Published: 06/10/2025

Abstract—This research aims to examine the impact of affiliate marketing on the purchasing intentions of Generation Z in Indonesia using the Stimulus-Organism-Response (SOR) theoretical framework. This study also aims to fill the gap in previous literature by focusing on Generation Z as a group of digital native consumers and their online shopping behavior through affiliate marketing channels. This study uses an explanatory quantitative research design to examine the relationship between variables related to affiliate marketing and purchase intention among Generation Z. Data was collected through an online questionnaire distributed via social media such as Instagram and TikTok, targeting Generation Z in Indonesia who frequently make online purchases and are influenced by affiliate marketing. The sampling technique used was purposive sampling. The sample size in 190 respondents. The results of the study indicate that the information quality and virtual interactivity significantly influence Gen Z's trust (IQ → TR = 0.199, VI → TR = 0.238) and information quality significantly influence satisfaction (IQ → SA = 0.236), which in turn positively impact purchase intention. Virtual interactivity are the strongest factor in building trust (0.238), while satisfaction (0.396) is the most influential mediator in the relationship between affiliate marketing and purchase intention. The study also found that female respondents and Gen Z aged 20–22 (63 respondents, 33.2%) are more easily influenced by affiliate marketing in their online purchase intention.

Keywords: Stimulus-Organism-Response; Affiliate Marketing; Marketing Innovation; Marketing Strategy; Virtual Interactivity

1. INTRODUCTION

Currently, young people constitute the majority of Indonesia's population, with Generation Z accounting for the largest share. As of 2020, the Indonesian Central Bureau of Statistics (BPS) reported that Indonesia's Generation Z population numbered 71,509,082 (Central Statistics Agency, 2020). Those born between 1997 and 2012 are known as Generation Z (Dimock, 2019). Every generation exhibits unique characteristics; for Generation Z, these traits are inherently tied to the digital environment. As digital natives, they not only show a preference for eco-friendly products but are also highly susceptible to social media influences.

In addition to being the largest generation globally, Generation Z in Indonesia wields significant purchasing power. (Santika, 2024) notes that Generation Z's annual spending worldwide amounts to approximately US\$100 billion. Their prowess in the digital and retail sectors not only fuels their own economic success but also has the potential to drive global economic transformation. Consequently, nearly every business is now competing to adopt the trends set by Generation Z. Many Indonesian companies are expanding or modifying their product lines by incorporating digital technologies, thus paving the way for digital and e-commerce firms to emerge as dominant market players.

As established firms increasingly vie for customer attention and sales in the digital sphere, affiliate marketing has emerged as a strategic tool for internet business owners looking to sustain market share and revenue. This e-commerce paradigm enables producers to promote products and services—transactions occur via clicks and confirmed purchases in exchange for commissions (Suryanarayana et al., 2021). While affiliate marketing is an effective method for reaching target audiences, it is also a powerful channel through which marketers can generate revenue. Since affiliate marketing not only presents products to customers but also influences consumer attitudes, behaviors, and perceptions regarding these products, it is best regarded as an integral component of the overall marketing communication plan (Rihidima et al., 2025). To better capture the factors that influence Generation Z's purchase intentions, this study employs the stimulus–organism–response (SOR) paradigm—a useful perspective for analyzing the relationship between affiliate marketing and purchase behavior.

The SOR framework integrates cognitive and affective processes along with prior experiences stored in long-term memory (Dhiman & Bhati, 2025). It further broadens its scope by accommodating both external stimuli (e.g., reputation) and internal stimuli (e.g., product quality) that together shape customer responses and purchase intentions (Kim et al., 2020). Thus, the SOR theory closely aligns with the affiliate marketing approach, as internal factors—such as high-quality information and positive virtual interactions—play a critical role in fostering trust and satisfaction, ultimately affecting purchase decisions. In line with (Zhu et al., 2020), trust is influenced by information quality, while Yoo et al. (2023) highlight that accurate online information contributes to enhanced e-satisfaction. For example, high-quality reviews have been shown to increase customer satisfaction with Instagram Shop (Jayadi et al., 2022), and in live streaming contexts on Chinese e-commerce platforms, virtual involvement has been positively associated with trust (Song et al., 2022; Yang et al., 2024).

Previous research demonstrates that both satisfaction (Zhu et al., 2020; Song et al., 2022) and trust (Jayadi et al., 2022; Yang et al., 2024) play significant roles in determining purchase intention. Social presence, as part of the online

environment, can evoke various cognitive and emotional responses that serve as antecedents to behavioral outcomes such as pleasure, satisfaction, trust, and even reduced negative (Zou et al., 2025). Although many studies have examined these factors separately, few have applied the SOR theory to investigate the impact of affiliate marketing on consumer choices. Therefore, the objective of this study is to examine how affiliate marketing influences Generation Z's purchase intentions in Indonesia by employing the stimulus–organism–response (SOR) framework. Specifically, this research aims to analyze the role of information quality and virtual interactions as stimuli in shaping consumer trust and satisfaction, and investigate the mediating effects of trust and satisfaction on Generation Z's purchase intentions in the context of affiliate marketing. Therefore, this study's focus on Generation Z—which is deeply rooted in the digital world—is both novel and timely.

2. RESEARCH METHODS

2.1 Research Framework

2.1.1 Relationship between Information Quality and Trust

Information is crucial in today's digital environment and can even be a means of communication. As a result, it is not surprising that customers require information on the product they intend to acquire while making purchases online. Since everyone needs accurate and responsible information, information is a fundamental component of the digital age. At the moment, high-quality information can be utilized as a marketing tool to guarantee seamless online transactions and commercial operations. Information quality, which originates from online evaluations and serves to assist customers in making decisions about what to buy, is the primary source of information in the context of e-commerce and social commerce, according to Jayadi et al. (2022). Additionally, according to Yoo et al. (2023), information quality is the capacity to give online shoppers accurate, truthful, trustworthy, and intelligible information. This is due to the fact that accurate and trustworthy information may draw in and hold on to customers.

However, different buyers may have varied opinions on the quality of the information found in online reviews (Zhu et al., 2020). As a result, the stimulus element for consumers includes each consumer's opinion of the quality of the information. According to the research of Yoo et al. (2023), consumers can trust if there is reliable information, hence trust is also included in customer reactions when the SOR theory put out by Pavón et al. (2023) argues that stimulus elements can influence customer replies.

This explanation is consistent with Zhu et al.'s study. (2020), which asserts that trust and the quality of information are significantly correlated. Therefore, the consumer's trust in the review and their belief in the description of the product, service, or store both increase with the perceived quality of the information in the review. According to (Handoyo, 2024) research, e-WOM is what affects trust. Since e-WOM, also known as a review, places a high value on the reliability of the source, the caliber of the message delivered, and the information's applicability to customer wants, its success is strongly tied to the quality of the information (Verma & Dewani, 2021).

H1: Information Quality has a positive effect on Trust

2.1.2 Relationship between Information Quality and Satisfaction

Since product information is a crucial component that greatly shapes and influences consumer satisfaction levels, it must be of high quality (Yoo et al., 2023). Consequently, offering top-notch information can contribute to a rise in client pleasure. According to a study on agriculture by Wale & Mkuna (2023), farmers who were actively engaged in their operations expressed greater satisfaction with the information they were given. This is because, in contrast to those who are less interested, these farmers are incentivized to be more aggressive in searching out pertinent and high-quality information. Customers that look for high-quality information in affiliate marketing are also more likely to be happy since they are able to make wiser and more informed choices.

Additionally, Kim et al. (2020) found that there are notable correlations between information quality and customer happiness when O2O-based mobile purchasing applications are used in China. In his study, Mofokeng (2021) also found a strong correlation between consumer happiness and the quality of the information. Furthermore, (Mofokeng, 2021) asserted that the primary element influencing consumer happiness is information. Customer loyalty to online shopping platforms can be greatly impacted by the quality of this information in the context of business transactions meant to establish enduring connections with clients. Consequently, an affiliate marketer needs to provide all product or service details in a high-quality manner, which they communicate in order to affect how satisfied customers are with their online purchases.

H2: Information Quality has a positive effect on Satisfaction

2.1.3 Relationship between Virtual Interactivity and Trust

An essential component of digital communication in today's marketing environment is interaction. Accordingly, it is frequently called virtual interactivity, where information is shared online (Tajvidi et al., 2021). Furthermore, there are a lot of digital platforms available right now that can serve as a venue or container for virtual communication. It is currently supported in the marketing industry by affiliate marketing, which is crucial to its interactions. Affiliate marketing makes

it easier for customers to interact and receive direct evaluations and comments, which affects their trust and helps them make decisions (Han, 2022).

According to the findings of Yang et al.'s study from (Yang et al., 2024), virtual interactions produced by a live broadcaster can increase customer trust in a product. Additionally, Lv et al. (2022) according to their research, creating virtual encounters is more challenging than creating real ones, yet they can nevertheless boost consumer trust. The audience's emotions can be immediately influenced to believe in the things described, even by inputs from virtual or streaming settings that emphasize interaction. According to Li (2024), virtual interaction plays a significant role in fostering customer trust in China, particularly when it comes to live streaming buying activities.

H3: Virtual Interactivity has a positive effect on Trust

2.1.4 Relationship between Trust and Purchase Intention

Customers' responses are unquestionably necessary in the corporate sector. In addition to conventional enterprises, internet firms also require a response from their clientele. When selling a goods, the seller wants to hear that the thing has been sold. Additionally, in the context of e-commerce, a customer's purchase intention is a response factor (Zhu et al., 2020). When a buyer already has faith in the thing they intend to purchase, their intention to buy will be sparked. When the customer searches for information about the product, that trust will develop.

According to Yang et al. (2024), in the context of a platform's live streaming, trust associated with cognition and emotion can affect buy intention. Additionally, Meng et al.'s (2023) research has demonstrated that customer trust in products endorsed by online celebrities can significantly impact consumers' intentions to make a purchase. In their study, Zafar et al. (2021) found that purchase intention might be significantly influenced by trust in products endorsed by reliable influencers. According to (Handoyo, 2024), the intention of online shoppers to make a purchase is not influenced by their income, but rather by their level of trust in the online merchant. Thus, trust can be considered a uniformly relevant determinant on intention to buy.

H4: Trust has a positive effect on Purchase Intention

2.1.5 Relationship between Satisfaction and Purchase Intention

Customer happiness can help a business build lasting relationships. If customers are happy, they will be more likely to make a purchase, which will increase revenues for the business (Zhu et al., 2020). Customer happiness, according to Jayadi et al. (2022), is an essential factor that is crucial in the online buying environment since it serves as the foundation for influencing the intention to buy a product. Additionally, according to study by Yingqing et al. (2024), customer happiness is crucial when it comes to online purchasing because it might affect a client's intention to make subsequent purchases.

Yingqing et al.'s study from 2024 revealed a positive correlation between heritage products sold on e-commerce and customer happiness and intention to buy. According to the study, there is a larger intention to buy when there is a high degree of satisfaction. Purchase intention can be influenced by satisfaction with online reviews, according to research by Zhu et al. (2020). Positive online information quality is said to have a significant impact on customer satisfaction, which in turn leads to a feeling or want to purchase. Additionally, Ko & Ho's (2024) study found that streamer knowledge can affect customer satisfaction, which in turn can affect buy intention.

H5: Satisfaction has a positive effect on Purchase Intention

2.1.6 Trust Mediates the Relationship between Information Quality and Virtual Interactivity on Purchase Intention

Research by Ameen et al. (2024) states that in the tourism industry, high-quality information is necessary to market a place. Before traveling, travelers will seek out information, and if they already have a belief, they are more likely to visit the promoted destination. The realm of digital marketing is equivalent to this. Finding information before making a purchase is made incredibly simple for customers in the digital age. Information from Affiliate Marketing is one of the easily accessible bits of information. In order for customers to feel secure and be convinced to make a purchase, an Affiliate Marketing must be able to deliver reliable and trustworthy information. This assertion is consistent with Zhu et al.'s (2020) findings, making the trust variable a mediator between purchasing intention and the quality of the information.

Trust also acts as a mediator between purchase intention and virtual interaction in the context of digital marketing. According to (Dhiman & Bhati, 2025) because there is a positive viewpoint on the contact, web interactivity can lead to customer satisfaction, which can influence customers to make a purchase. The same is true for affiliate marketing in digital marketing. An Affiliate Marketing must be able to offer interactions that can assist customers in discovering the proper product, allowing them to feel satisfied with the interactions or responses between them, which will aid customers in making judgments about what to buy. Song et al.'s (2022) research supports this assertion and Yang et al. (2024), which establishes the trust variable as a mediator between purchase intention and virtual interactivity.

H6: Information Quality and Virtual Interactivity significantly influence Purchase Intention through Trust

2.1.7 Satisfaction Mediates the Relationship between Information Quality on Purchase Intention

For someone to make a decision, information is essential. For their business to succeed, farmers in the agricultural sector also require information channels. Typically, they have multiple channels to find the most relevant information that would

satisfy their needs (Wale & Mkuna, 2023). Because their judgments on the sustainability of their agricultural will be based on their level of enjoyment. Similar to this, in the business sector, customers will decide what to buy if they are happy with a product or service. According to research by Yoo et al. (2023), trust acts as a mediator between the quality of information and decisions on what to buy. According to this study, loyalty might also result from satisfaction.

H7: Information Quality significantly influence Purchase Intention through Satisfaction

The conceptual framework illustrated in Figure 1 explains the relationship between stimulus, organism, and response. The stimulus variables consist of Information Quality and Virtual Interactivity, which are hypothesized to influence trust and satisfaction (H1, H2, H3). Within the organism stage, Trust and Satisfaction act as mediating variables that link the stimulus to the response. Trust is hypothesized to directly affect purchase intention (H4), while satisfaction is also expected to positively influence purchase intention (H5). In addition, both trust and satisfaction are proposed to play a mediating role between information quality and virtual interactivity with purchase intention (H6, H7). Finally, the response stage is represented by Purchase Intention, which serves as the ultimate outcome of the model. This framework highlights the central role of trust and satisfaction in bridging the effect of information quality and virtual interactivity on consumer purchase intention.

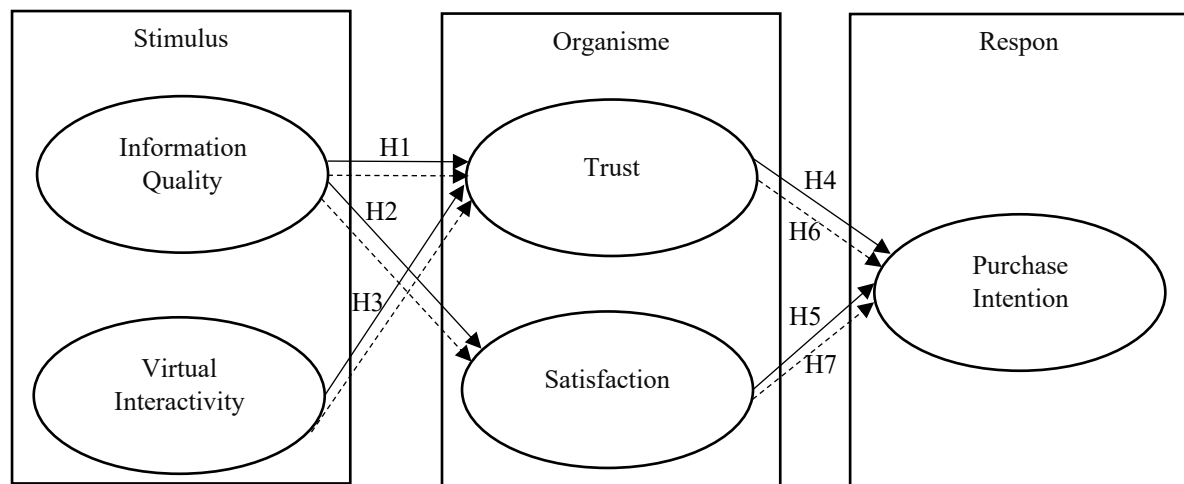


Figure 1. Conceptual Framework

2.2 Research Method

Since the goal of this study is to determine the relationship between two variables, it falls under the category of explanatory research (Sugiyono, 2017; Rihidima et al., 2022). Because they wish to see each variable's position and will investigate the relationship between each variable in greater detail, researchers employ explanatory analysis. Additionally, this study employs a quantitative methodology, and Gen Z customer who frequently shop online and whose intentions to buy are influenced by affiliate marketing will receive surveys. However, because they think that Gen Z, who frequently shop online, must also utilize social media platforms like Instagram and TikTok, researchers employ social media to reach respondents. This is due to the fact that the majority of affiliate marketers distribute their affiliate material on Instagram and TikTok.

Calculations from Ferdinand (2020) were used to determine the number of samples from this study. where the number of indicators is multiplied by 5 to determine the number of samples. Because the study encompasses all generations in Indonesia, the population is fairly huge, hence researchers utilize this calculation to calculate the sample. In Indonesia, there are 71,509,082 people of Generation Z, according to data from the Central Statistics Agency (2020). Additionally, because 10 is the greatest multiplier that can be used to represent the number of respondents, researchers chose it in this study. Because Gen Z is currently more prevalent in Indonesia than any previous generation, this study use the greatest multiplier (Central Statistics Agency, 2020). As a result, 10 x 19 (number of indications) = 190 responses are required. Researchers utilized a five-scale Likert scale to create the questionnaire. (Aybek & Toraman, 2022) contend that a 5-point Likert scale is preferable to one with 3 or 7 points since it makes answering simpler for responders because there are no unclear or perplexing points.

Table 1. Variable Operational Definition

Variable	Operational Definition	Variable Measurement	Resource
Information Quality	Affiliate marketing provides accurate, correct, and reliable product information.	Correct and accurate product information can be obtained through affiliate marketing. Affiliate marketing offers pertinent information about the product.	Kim et al. (2020); Yoo et al. (2023)

Variable	Operational Definition	Variable Measurement	Resource
Virtual Interactivity	Measures the extent to which an affiliate marketing platform facilitates direct communication and engagement with a business.	Affiliate marketing offers truthful product information. Affiliate marketing offers trustworthy product details. I want to use affiliate marketing to communicate with the business. I believe that demands for product information can be addressed by affiliate marketing. I feel more in charge of what I want to see in terms of affiliate marketing content. When I communicate or watch affiliate marketing content, I feel more engaged.	Tian & Frank (2024)
Trust	Assesses consumers' confidence in the integrity of affiliate marketing.	I have no doubts about affiliate marketing's integrity. Reviews of affiliate marketing are trustworthy. Reviews of affiliate marketing are reliable. I won't be let down by the affiliate marketing reviews.	Lv et al. (2022); Ameen et al. (2023)
Satisfaction	Evaluates the degree to which affiliate marketing enhances consumer satisfaction through its recommendations and reviews.	I'm happy affiliate marketing can assist in fulfilling your requirements and goals. I'm glad that affiliate marketing allows me to compare items. I am pleased with how accurate the affiliate marketing reviews are. I'm happy that I bought from affiliate marketing reviews.	Kim et al. (2020); Yoo et al. (2023)
Purchase Intention	Purchase intention gauges how well affiliate marketing can sway customers' decisions to buy by offering recommendations or reviews of a company's goods.	I'll take into account the goods that affiliate marketing recommends. I'm highly likely to purchase goods that affiliate marketing recommends. The products that Affiliate Marketing suggests pique my interest greatly.	Li et al. (2020)

3. RESULTS AND DISCUSSION

Generation Z is generally defined as individuals between 13 and 28 years of age (Frey, 2020); however, this study sampled respondents aged 17 to 28. The lower age limit of 17 was chosen because individuals this age are legally permitted to maintain social media accounts and make online purchases. Given the strong tie between affiliate marketing and online shopping, the study focuses exclusively on purchases influenced by affiliate marketing. This decision is further supported by the Ministry of Communication and Information's recommendation in the Draft Law on Personal Data Protection that a social media account be maintained only by those aged 17 and older (Andarningtyas, 2020).

Out of 190 respondents, the largest age group was 20–22 years (63 respondents, 33.2%). Additionally, the majority of survey participants (131 responses, or 68.9%) are female consumers. Those who are still enrolled in school or college make up the majority of the respondents' activities, according to the researchers' data (116 respondents, or 61.1%). Then, 63 respondents, or 33.2% of the total, reported having monthly incomes or earnings of less than Rp 1,000,000, which dominated the respondents' incomes.

3.1 Description of Respondent's Characteristics

Generation Z is generally defined as individuals between 13 and 28 years of age (Dimock, 2019); however, this study sampled respondents aged 17 to 28. The lower age limit of 17 was chosen because individuals this age are legally permitted to maintain social media accounts and make online purchases. Given the strong tie between affiliate marketing and online shopping, the study focuses exclusively on purchases influenced by affiliate marketing. This decision is further supported by the Ministry of Communication and Information's recommendation in the Draft Law on Personal Data Protection that a social media account be maintained only by those aged 17 and older (Andarningtyas, 2020).

Out of 190 respondents, the largest age group was 20–22 years (63 respondents, 33.2%). Additionally, the majority of survey participants (131 responses, or 68.9%) are female consumers. Those who are still enrolled in school or college make up the majority of the respondents' activities, according to the researchers' data (116 respondents, or 61.1%). Then,

63 respondents, or 33.2% of the total, reported having monthly incomes or earnings of less than Rp 1,000,000, which dominated the respondents' incomes.

Table 2. Respondent Characteristics

		Frequency	%
Age	17 – 19	52	27.4
	20 – 22	63	33.2
	23 – 25	48	25.3
	26 - 28	27	14.2
Total		190	100
Gender	Male	59	31.1
	Female	131	68.9
Total		190	100
Activity	Students	116	61,1
	Government Employees	14	7,4
	Private Employees	40	21,1
	Entrepreneur	14	7,4
	Other	6	3,2
Total		190	100
Monthly Income (IDR)	< Rp 1.000.000	63	33,2
	Rp 1.000.000 - Rp 3.000.000	59	31,1
	Rp 3.000.001 - Rp 5.000.000	41	21,6
	Rp 5.000.001 - Rp 7.000.000	21	11,1
	> Rp 7.000.001	6	3,2
Total		190	100

3.2 Validity and Reliability Test Results

Researchers employed pilot testing with 30 respondents from the pilot test to assess validity and reliability. According to the test results, every variable item the researcher utilized had a computed r value more than the r table and a significant value less than 0.05. According to Soesana et al. (2023), the results of the variable item test were considered valid if the validity calculation revealed a r value more than the r table and a significance value less than 0.05, and vice versa.

Additionally, loading factor and Average Variance Extracted (AVE) testing were used by the researchers. According to (Hair et al. (2021), an item is considered legitimate if its AVE value is greater than 0.5 and its loading factor is greater than 0.7. Convergent validity in this study has been satisfied, according to Table 3. This is seen by the average variance explained by each indicator in each tested construct, which yields a higher result than the construct's error value. As a result, compared to other components not assessed in this study, the indicators employed are more able to represent their constructions.

Based on Chronbach's Alpha, an item is considered dependable if its coefficient value is more than 0.6 (Sekaran & Bougie, 2017). It is evident from the researcher's reliability test that every instrument has a reliability coefficient of greater than 0.6. Consequently, every item in this study is trustworthy. Table 3 displays the validity and reliability test results.

Table 3. Validity and Reliability Test

Variable	r value	Sig (< 0.05)	r table	Outer loading	AVE	Reliability Coefficient
Information Quality					0.822	0.756
	IQ 1	0.815	0.001	0.361	0.752	
	IQ 2	0.675	0.001	0.361	0.789	
	IQ 3	0.720	0.001	0.361	0.889	
	IQ 4	0.837	0.001	0.361	0.860	
Virtual Interactivity					0.815	0.793
	VI 1	0.795	0.001	0.361	0.773	
	VI 2	0.785	0.001	0.361	0.847	
	VI 3	0.813	0.001	0.361	0.839	
	VI 4	0.771	0.001	0.361	0.801	
Trust					0.818	0.813
	TR 1	0.861	0.001	0.361	0.815	
	TR 2	0.762	0.001	0.361	0.835	
	TR 3	0.822	0.001	0.361	0.814	
	TR 4	0.754	0.001	0.361	0.809	
Satisfaction					0.834	0.696
	SA 1	0.873	0.001	0.361	0.841	

Variable	r value	Sig (< 0.05)	r table	Outer loading	AVE	Reliability Coefficient
Purchase Intention	SA 2	0.903	0.001	0.361	0.834	0.859 0.822
	SA 3	0.766	0.001	0.361	0.802	
	SA 4	0.830	0.001	0.361	0.857	
	PI 1	0.798	0.001	0.361	0.815	
	PI 2	0.925	0.001	0.361	0.889	
	PI 3	0.849	0.001	0.361	0.872	

According to Table 4 discriminant test results, all constructs' Fornell-Larcker Criterion and HTMT ratio (heterotrait-monotrait) do not surpass 0.9 when the square root of AVE (diagonal) is greater than the correlation (off-diagonal). Therefore, it can be said that the scale's discriminant validity test findings have attained a sufficient degree of validity and reliability.

Table 4. Discriminant Validity Test

	IQ	VI	TR	SA	PI
IQ	0.845				
VI	0.517	0.802			
TR	0.701	0.423	0.773		
SA	0.669	0.684	0.628	0.888	
PI	0.628	0.713	0.493	0.696	0.851

3.3 Hypothesis Test Results

The t-test was used by researchers to test this study hypotheses. Researchers can use this test to identify each independent variable's impact on the dependent variable individually. However, multicollinearity and normality tests must be done before the test is administered. Three normality tests—the first residual test of 0.165, the second residual test of 0.172, and the third residual test of 0.119—were employed in this investigation by the researchers using route analysis testing. Since all normality values are more than 0.05, it is evident that the route analysis test of this investigation can be conducted.

The researcher used the multicollinearity test to continue the test after completing the normalcy test. Researchers can use this test to find the tolerance and VIF values. The data processing results are displayed in Table 5, where all tolerance values indicate results greater than 0.1 and all VIF values indicate results less than 10. Therefore, it may be said that multicollinearity was not detected in this investigation.

Additionally, in hypothesis testing, if the significant value of t is less than 0.05, the hypothesis can be accepted; if t is greater than 0.05, it will be rejected. Additionally, the computed t value and t table allow researchers to determine whether or not the hypothesis is accepted. The computed t value > t table indicates that the suggested hypothesis is accepted. The computed t value will thus be less than the t table if the hypothesis is rejected.

The correlation between IQ and TR in Table 5 has a t-value of 2.854, which is more than 1.653. The p-value for the association between IQ and TR is 0.003, which is less than 0.05. Thus, it is evident that IQ has a favorable and considerable impact on TR. Therefore, the hypothesis put out in this study can be approved. Furthermore, in the table 5 H2 is acceptable since it is also evident that there is a favorable and significant impact from the relationship between IQ and SA. This is due to the fact that H2's t-value is > 1.653, or 3.332. The hypothesis is supported by both the t-value and the p-value, which both indicate a result <0.05, or 0.001.

The findings of the H3 test then demonstrate that the hypothesis is accepted since VI significantly improves TR. The obtained t-value of 3.364, or >1.653, supports these findings. Additionally, the p value indicates a result of 0.001, indicating that the value is less than 0.05. It is evident from these two ideas that the VI variable influences TR more than the TR variable.

Moreover, H4 also produces outcomes that are favorable and noteworthy. The t value, which is 4.472, indicates that the value is more than 1.653, and this indicates the results. Furthermore, the value of p also displays a result of 0.000, indicating that the value is less than 0.05. Thus, these findings provide credence to the idea that TR can significantly and favorably impact PI. The results of H5 then show that SA can significantly and favorably affect PI. The data in Table 5 indicate that H5 has a t value of 5.668, meaning that the value is more than 1.653. Additionally, the p value is less than 0.05, or 0.000. H5 in this study can therefore be accepted as well.

Table 5. Hypothesis Test Results (Path Analysis)

Hypothesis	Correlation	B	t value (> 1.653)	p-value (<0.05)	Tolerance	VIF	Result
H1	IQ → TR	0.199	2.854	0.005	0.517	3.039	ACC
H2	IQ → SA	0.236	3.332	0.001	0.817	1.579	ACC
H3	VI → TR	0.238	3.364	0.001	0.928	1.021	ACC
H4	TR → PI	0.304	4.472	0.000	0.853	1.167	ACC
H5	SA → PI	0.396	5.668	0.000	0.837	1.195	ACC

When the independent variable and the dependent variable have an impact without passing via an intermediary variable, this is known as direct influence. Moreover, this research not only examined direct influence but also indirect influence. The relationship between variables mediated by the mediating variable results in indirect influence. The path coefficient of the first model is multiplied by the path coefficient of the second model to determine the indirect effect test results. If the route coefficient value is more than 0.05, indirect influence can also be considered significant, much like other variable tests. The indirect effect test is completely acceptable, as shown in table 6, as the value obtained is more than 0.05, indicating that H6 and H7 are accepted.

Table 6. Results of Direct and Indirect Influences

Direct Influences			Indirect Influences		
Variable Effect	Result	Description	Variable Effect	Result	Description
IQ → TR	0.199	Significant	IQ → TR → PI	0.199 x 0.304 = 0.061	Significant
VI → TR	0.238	Significant	VI → TR → PI	0.238 x 0.304 = 0.072	Significant
IQ → SA	0.236	Significant	IQ → SA → PI	0.236 x 0.396 = 0.094	Significant
TR → PI	0.304	Significant			
SA → PI	0.396	Significant			

3.4 Discussion

The purpose of this study is to ascertain the extent to which affiliate marketing—and, by extension, content marketing—can influence Generation Z’s online purchase decisions. Since 73.47% of e-commerce users are end consumers (Kusumatriana et al., 2023), this research offers valuable insights from a consumer perspective. According to the study’s findings, Gen Z between the ages of 20 and 22 who are in the process of moving from youth to adulthood are the ones who are most susceptible to the effect of Affiliate Marketing and frequently make purchases as a result of its recommendations. Additionally, they are going through a quarter-life crisis at that age, thus they depend on Affiliate Marketing reviews for confidence when making online or e-commerce purchases due to their uncertain and anxious mindset (Zulfikar, 2022). Additionally, the study’s findings indicate that Affiliate Marketing has an impact on the frequency of online transactions made by women. Women require Affiliate Marketing to convince them that their purchases are not incorrect because they are more susceptible to influence, often make prudent financial judgments, and do not want to lose money when spending money.

Given their substantial findings, all of the hypotheses put forth in this study can be accepted, according to the results gathered. Since the study’s findings demonstrate that trust is positively and significantly impacted by the quality of the information, hypothesis 1 can be accepted. An affiliate marketer needs to be able to communicate information that is consistent with the facts or circumstances of the things they advertise online. Furthermore, an affiliate marketer needs to be able to produce excellent promotional content with truthful and trustworthy information (Kim et al., 2020; Yoo et al., 2023). Consumer trust and information quality are closely associated since trust can be impacted by information that is credible and does not overly detail products. These findings are consistent with Zhu et al. (2020), Verma & Dewani (2021), and Handoyo (2024).

This study’s second hypothesis likewise produced noteworthy and encouraging findings. Thus, it is evident that contentment can be positively impacted by the quality of the information. Customers are more likely to be satisfied when they are presented with credible or high-quality information (Yoo et al., 2023). Because of this, Affiliate Marketing needs to be able to deliver the greatest information while also matching the items and customer expectations. Customers will determine that the information is what they are seeking for because it can please them if they have seen it through live streaming or marketing content produced by Affiliate Marketing and believe it to be trustworthy. The findings of this hypothesis are consistent with studies conducted by Mofokeng (2021) and Kim et al. (2020).

Additionally, hypothesis 3 produces noteworthy and favorable outcomes. The findings of hypothesis 3 demonstrate that trust is significantly impacted by virtual interactivity. In actuality, the outcomes far outweigh the impact of information quality on trust. Customers get the impression that they are speaking with business people directly when they engage in virtual interaction. Customers feel considerably more at ease when they can ask questions directly through virtual engagement, whether they are commenting on Affiliate Marketing’s content or watching live streaming (Tian & Frank, 2024). With the aid of Affiliate Marketing, this strategy can bring businesses lot closer to their customers. Thus, that intimacy can promote customer confidence. These findings are consistent with those of the study conducted by Lv et al. (2022) and Li (2024), as well as (Yang et al. (2024).

Furthermore, hypothesis 4 demonstrates that trust significantly and favorably influences purchasing intention. As stated by Mim et al. (2022) businesses can build consumer trust by using reliable sources in their marketing, and customers are the key to a customer’s ability to make decisions and even remain loyal. Giving money to make purchases will be considerably simpler for customers who already have trust. This is a result of customers’ increased decision-making confidence. These findings are consistent with studies by Yang et al. (2024), Meng et al. (2023), and Zafar et al. (2021), which similarly found that trust significantly and favorably influences purchase intention.

This study’s testing of hypothesis 5 also shows that purchase intention is positively and significantly impacted by satisfaction. Customers are far more likely to buy from you if they are satisfied. Since happy customers would feel

considerably more at ease after completing a purchase and their evaluation of the goods cannot be swayed by other negative factors, happiness is even the primary factor that influences consumers' decisions to buy (Jayadi et al., 2022). Therefore, in Affiliate Marketing, it is necessary to be able to satisfy the customers that examine the content when advertising or reviewing products. These findings are consistent with studies conducted by Ko & Ho (2024) and Zhu et al. (2020).

Additionally, this study claims that hypotheses 6 and 7 yield noteworthy and advantageous outcomes. According to hypothesis 6, the trust variable plays a positive and significant role in mediating both the virtual interaction variable and the information on purchase intention. It has been demonstrated that consumer trust—which is derived from information—influences purchasing decisions. Truthful and precise from Affiliate Marketing, which assists businesses in promoting their goods through user reviews. Before making a purchase, customers also take their level of pleasure into account. This pleasure is based on Affiliate Marketing content that is instructive in describing the product and Affiliate Marketing information that is really useful in accordance with consumer expectations. These findings are consistent with studies conducted by Zhu et al. (2020), Song et al. (2022) and Yang et al. (2024). Furthermore, the virtual interaction brought about by Affiliate Marketing has the potential to affect client happiness, which is what drives consumers to make purchases. Purchase decisions are significantly more influenced by satisfaction, even when mediation variables are taken into account. This is evident from the very huge results of hypothesis 7. Thus, it is evident that while completing purchases with Affiliate Marketing's help, customers give top priority to their happiness with the online interactions that Affiliate Marketing offers. These findings are consistent with those of a study conducted by Yoo et al. (2023).

4. CONCLUSION

This study demonstrates that affiliate marketing significantly influences Generation Z's purchase intentions in Indonesia, with information quality and virtual interactivity playing key roles in shaping trust and satisfaction. Virtual interactivity is the strongest determinant of trust, while satisfaction emerges as the most influential mediator toward purchase intention, highlighting the importance of accurate, reliable, and engaging content in digital marketing strategies. These findings imply that businesses can strengthen Gen Z consumers' trust and purchasing decisions by enhancing the quality of information and providing interactive experiences through affiliate channels. However, the study has several limitations: it focuses only on Gen Z respondents in Indonesia, limiting the generalizability of results to other generations and cultural contexts, and it examines a restricted set of variables, excluding factors such as emotional appeal, influencer credibility, or engagement rate. Future research is encouraged to broaden the demographic scope, include cross-cultural comparisons, and explore additional variables to provide a more comprehensive understanding of affiliate marketing effectiveness.

REFERENCES

- Ameen, N., Cheah, J. H., Ali, F., El-Manstrly, D., & Kulyciute, R. (2024). Risk, Trust, and the Roles of Human Versus Virtual Influencers. *Journal of Travel Research*, 63(6), 1370–1394. <https://doi.org/10.1177/00472875231190601>
- Andarningtyas, N. (2020, November 19). *Batasan usia pakai medsos diusulkan 17 tahun*. ANTARA. <https://www.antaranews.com/berita/1848036/batasan-usia-pakai-medsos-diusulkan-17-tahun>
- Aybek, E. C., & Toraman, C. (2022). How many response categories are sufficient for Likert type scales? An empirical study based on the Item Response Theory. *International Journal of Assessment Tools in Education*, 9(2), 534–547. <https://doi.org/10.21449/ijate.1132931>
- Central Statistics Agency. (2020). *Jumlah Penduduk menurut Wilayah, Klasifikasi Generasi, dan Jenis Kelamin, INDONESIA, 2020*. Central Statistics Agency. <https://sensus.bps.go.id/topik/tabular/sp2020/2/0/0>
- Dhiman, R., & Bhati, N. S. (2025). When AI meets influencers: Role of AI-powered Instagram influencers driving consumers' purchase intentions: An integration of SMIV & SOR framework. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(3). <https://doi.org/10.1016/j.joitmc.2025.100591>
- Dimock, M. (2019, January 17). *Defining Generations: Where Millennials end and Generation Z begins*. Pew Research Center. <https://www.pewresearch.org/short-reads/2019/01/17/where-millennials-end-and-generation-z-begins/>
- Ferdinand, A. (2020). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan Skripsi Tesis dan Desertasi Ilmu Manajemen*. Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Thousand Oaks. Sage, 165.
- Han, W. (2022). Research on the current business model and future development trends of China's live streaming E-commerce industry. *Advances in Social Science, Education and Humanities Research*.
- Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, 10(8). <https://doi.org/10.1016/j.heliyon.2024.e29714>
- Jayadi, J., Putra, E. I., & Murwani, I. A. (2022). The Implementation of S-O-R Framework (Stimulus, Organism, and Response) in User Behavior Analysis of Instagram Shop Features on Purchase Intention. *Scholars Journal of Engineering and Technology*, 10(4), 42–53. <https://doi.org/10.36347/sjet.2022.v10i04.003>
- Jeon, H., Jang, J., & Barrett, E. B. (2017). Linking Website Interactivity to Consumer Behavioral Intention in an Online Travel Community: The Mediating Role of Utilitarian Value and Online Trust. *Journal of Quality Assurance in Hospitality and Tourism*, 18(2), 125–148. <https://doi.org/10.1080/1528008X.2016.1169473>
- Kim, J., & Lennon, S. J. (2013). Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention: Based on the stimulus-organism-response model. *Journal of Research in Interactive Marketing*, 7(1), 33–56. <https://doi.org/10.1108/17505931311316734>

- Kim, K. J., Park, E., & Shyam Sundar, S. (2013). Caregiving role in human-robot interaction: A study of the mediating effects of perceived benefit and social presence. *Computers in Human Behavior*, 29(4), 1799–1806. <https://doi.org/10.1016/j.chb.2013.02.009>
- Kim, M. J., Lee, C. K., & Jung, T. (2020). Exploring Consumer Behavior in Virtual Reality Tourism Using an Extended Stimulus-Organism-Response Model. *Journal of Travel Research*, 59(1), 69–89. <https://doi.org/10.1177/0047287518818915>
- Ko, H. C., & Ho, S. Y. (2024). Continued purchase intention in live-streaming shopping: Roles of expectation confirmation and ongoing trust. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2397563>
- Kusumatriana, A. L., Amri, K., Anggraini, L., Sutarsih, T., & Wulandari, V. C. (2023). *Statistik eCommerce 2022/ 2023*.
- Li, L. (2024). Online consumers build trust with online merchants through real-time interaction function. *Journal of Information Economics*, 1(4), 37–48. <https://doi.org/10.58567/jie01040002>
- Lv, J., Cao, C., Xu, Q., Ni, L., Shao, X., & Shi, Y. (2022). How Live Streaming Interactions and Their Visual Stimuli Affect Users' Sustained Engagement Behaviour—A Comparative Experiment Using Live and Virtual Live Streaming. *Sustainability (Switzerland)*, 14(14). <https://doi.org/10.3390/su14148907>
- Meng, F., Jiang, S., Moses, K., & Wei, J. (2023). Propaganda Information of Internet Celebrity Influence: Young Adult Purchase Intention by Big Data Analysis. *Journal of Organizational and End User Computing*, 35(1). <https://doi.org/10.4018/JOEUC.318128>
- Mim, K. B., Jai, T., & Lee, S. H. (2022). The Influence of Sustainable Positioning on eWOM and Brand Loyalty: Analysis of Credible Sources and Transparency Practices Based on the S-O-R Model. *Sustainability (Switzerland)*, 14(19). <https://doi.org/10.3390/su141912461>
- Mofokeng, T. R. (2021). The impact of online shopping attributes on customer satisfaction and loyalty: Moderating effects of e-commerce experience. *Cogent Business & Management*, 8(1).
- Pavón, S., López-Mosquera, N., & Jiménez-Naranjo, H. (2023). The factors influencing STD through SOR theory. *Journal of Retailing and Consumer Services*, 75. <https://doi.org/10.1016/j.jretconser.2023.103533>
- Rihidima, L. V. C., Abdillah, Y., & Rahimah, A. (2022). Adoption of Cash on Delivery Payment Method in E-commerce Shopping: A Value-based Adoption Model Approach. *Jurnal Manajemen Teori Dan Terapan | Journal of Theory and Applied Management*, 15(3), 347–360. <https://doi.org/10.20473/jmtt.v15i3.38964>
- Rihidima, L. V. C., Kurniasih, M., Noeringtyas, B. P., Groda, S. P., & Norisnita, M. (2025). Affiliate Marketing Strategies for Effective Product Promotion in the Digital Era: Literature Review. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 7(7), 2589–2600.
- Santika, E. F. (2024, June 3). *Apa Betul Gen Z Hedon? Ini Survei Pengeluaran Bulanannya*. Databoks. <https://databoks.katadata.co.id/energi/statistik/bcef58d823bca3d/apa-betul-gen-z-hedon-ini-survei-pengeluaran-bulanannya>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis*. Salemba Empat.
- Soesana, A., Subakti, H., Karwanto, Fitri, A., Kuswandi, S., Sastri, L., Falani, I., & Aswan, N. (2023). *Metodologi Penelitian Kuantitatif (First)*. Yayasan Kita Menulis.
- Song, Z., Liu, C., & Shi, R. (2022). How Do Fresh Live Broadcast Impact Consumers' Purchase Intention? Based on the SOR Theory. *Sustainability (Switzerland)*, 14(21). <https://doi.org/10.3390/su142114382>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.
- Suryanarayana, S. A., Sarne, D., & Kraus, S. (2021). Information Design in Affiliate Marketing. *Autonomous Agents and Multi-Agent Systems*, 35(2). <https://doi.org/10.1007/s10458-021-09509-7>
- Tajvidi, M., Wang, Y., Hajli, N., & Love, P. E. D. (2021). Brand value Co-creation in social commerce: The role of interactivity, social support, and relationship quality. *Computers in Human Behavior*, 115. <https://doi.org/10.1016/j.chb.2017.11.006>
- Tian, Y., & Frank, B. (2024). Optimizing live streaming features to enhance customer immersion and engagement: A comparative study of live streaming genres in China. *Journal of Retailing and Consumer Services*, 81. <https://doi.org/10.1016/j.jretconser.2024.103974>
- Verma, D., & Dewani, P. P. (2021). eWOM credibility: a comprehensive framework and literature review. *Online Information Review*. <https://doi.org/10.1108/OIR>
- Wale, E., & Mkuna, E. (2023). Smallholder satisfaction with the quality of agricultural information, and their preferences among the sources: Empirical evidence from KwaZulu-Natal, South Africa. *Journal of Agriculture and Food Research*, 14. <https://doi.org/10.1016/j.jafr.2023.100715>
- Yang, G., Chaiyasonthorn, W., & Chaveesuk, S. (2024). Exploring the influence of live streaming on consumer purchase intention: A structural equation modeling approach in the Chinese E-commerce sector. *Acta Psychologica*, 249. <https://doi.org/10.1016/j.actpsy.2024.104415>
- Yingqing, X., Mohd Hasan, N. A., & Mohd Jalis, F. M. (2024). Purchase intentions for cultural heritage products in E-commerce live streaming: An ABC attitude theory analysis. *Heliyon*, 10(5). <https://doi.org/10.1016/j.heliyon.2024.e26470>
- Yoo, S., Lee, D. J., & Atamja, L. (2023). Influence of Online Information Quality and Website Design on User Shopping Loyalty in the Context of E-Commerce Shopping Malls in Korea. *Sustainability (Switzerland)*, 15(4). <https://doi.org/10.3390/su15043560>
- Zafar, A. U., Qiu, J., Li, Y., Wang, J., & Shahzad, M. (2021). The impact of social media celebrities' posts and contextual interactions on impulse buying in social commerce. *Computers in Human Behavior*, 115. <https://doi.org/10.1016/j.chb.2019.106178>
- Zhu, L., Li, H., Wang, F. K., He, W., & Tian, Z. (2020). How online reviews affect purchase intention: a new model based on the stimulus-organism-response (S-O-R) framework. *Aslib Journal of Information Management*, 72(4), 463–488. <https://doi.org/10.1108/AJIM-11-2019-0308>
- Zou, B., Wang, C., He, H., Li, C., Purwanto, E., & Wang, P. (2025). Enhancing EFL writing with visualised GenAI feedback: A cognitive affective theory of learning perspective on revision quality, emotional response, and human-computer interaction. *Learning and Motivation*, 91. <https://doi.org/10.1016/j.lmot.2025.102158>
- Zulfikar, F. (2022). *Usia 20-an Memasuki Quarter Life Crisis, Bagaimana Cara Mengatasinya?*. Detikcom. <https://www.detik.com/edu/detikpedia/d-6108508/usia-20-an-memasuki-quarter-life-crisis-bagaimana-cara-mengatasinya>