



UGC Storytelling, Platform Interactivity, and Generative AI: Examining Dual Pathways to Purchase Intention in Digital Marketing

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ABSTRACT

This study investigates how user-generated content (UGC) storytelling, platform interactivity, and generative AI influence purchase intention through digital marketing mediation in Indonesian digital platforms. Employing PLS-SEM analysis with 300 respondents aged 18-45 years, findings reveal that UGC storytelling significantly enhances both digital marketing effectiveness and purchase intention directly, with digital marketing partially mediating this relationship. Generative AI demonstrates dual functionality as both independent purchase driver and moderator, amplifying digital marketing's influence on purchase intention. Unexpectedly, platform interactivity shows no significant positive effect on digital marketing and exhibits negative direct effects on purchase intention, challenging prevailing theoretical assumptions. The model explains 51.1% variance in digital marketing and 65.6% in purchase intention, demonstrating substantial predictive power. Theoretical contributions include integrating Narrative Transportation Theory with AI-mediated consumer behavior frameworks while revealing boundary conditions for platform interactivity effectiveness. Practical implications emphasize prioritizing authentic UGC storytelling curation, strategic generative AI integration, and critical evaluation of interactive features' actual conversion contributions rather than assuming universal benefits in digital marketing strategies.

INTRODUCTION

The proliferation of digital platforms has fundamentally disrupted traditional marketing paradigms, catalyzing a shift from brand-controlled messaging to consumer-driven narratives that shape purchase decisions (Batat, 2024). User-generated content (UGC) has emerged as a critical marketing asset, with consumers increasingly relying on authentic peer narratives rather

than firm-generated content (FGC) when making purchase decisions (Thi Nguyen & Dang, 2022; Yeo et al., 2022). This transformation reflects deeper changes in consumer trust dynamics, where UGC - particularly in storytelling formats - demonstrates superior persuasive power by providing credible, relatable, and emotionally resonant product experiences (Djafarova & Bowes, 2021).

Recent empirical evidence reveals UGC's substantial impact on purchase intentions, particularly when delivered through interactive digital platforms. T Ahmad Wani, (2016) demonstrate that UGC recommendations and visual content generate stronger purchase intentions than brand-generated alternatives, especially among younger consumers and in impulse purchase contexts. The effectiveness of UGC is further amplified through storytelling mechanisms that foster emotional engagement and authentic connections between consumers and brands (Shen et al., 2022). User-generated storytelling content (UGCS) functions as a natural content marketing strategy, stimulating electronic word-of-mouth that directly influences purchasing behavior through enhanced product appeal and social sharing (Latifah et al., 2022).

Platform interactivity represents a complementary yet underexplored dimension of this phenomenon. Interactive features - including real-time Q&A, personalized responses, and multimedia engagement - significantly enhance consumer participation and brand loyalty (Hsiao, 2024; Nasrabadi et al., 2024). Zhu et al., (2022) establish that content creator interactivity moderates UGC effectiveness, with higher interactivity producing more influential consumer responses. The format of UGC itself matters considerably; short-form video content generates stronger purchase intentions than static graphics through mechanisms of perceived value and reduced psychological distance (Afshardost, 2013; Alcántara-Pilar et al., 2024).

Despite these insights, critical gaps persist in understanding how UGC storytelling and platform interactivity jointly influence purchase intentions. First, existing research examines these elements in isolation rather than investigating their synergistic effects (Alcántara-Pilar et al., 2024). Second, the psychological mechanisms - particularly dual pathways through trust and engagement - require systematic empirical validation (Xu et al., 2021). Third, boundary conditions such as digital literacy and social presence that may moderate these relationships remain unexplored (Falloon, 2020).

This study addresses these gaps by developing and testing an integrative framework that examines how UGC storytelling and platform interactivity synergistically drive purchase intentions through dual mediation mechanisms (trust and engagement) while identifying moderating boundary conditions (digital literacy and social presence). By employing structural equation modeling with data from 458 Indonesian digital platform users, we advance theoretical understanding of platform-based marketing effectiveness while providing actionable insights for brands leveraging UGC strategies across Instagram, TikTok, and emerging social commerce platforms (Djafarova & Bowes, 2021; Tsai & Hsiao, 2025). Our findings contribute to digital marketing scholarship by integrating Narrative Transportation Theory with Uses and Gratifications Theory, revealing the complex mechanisms through which authentic consumer narratives and interactive platform affordances collaboratively shape purchase decisions in contemporary digital ecosystems.

LITERATURE REVIEW

UGC Storytelling, Digital Marketing and Purchase Intention

User-generated content storytelling (UGCS) significantly enhances digital marketing effectiveness through multiple mechanisms. UGCS creates authentic emotional connections, improving brand attitudes, emotional value, and participation behaviors while stimulating electronic word-of-mouth and purchasing behavior (Fredendall et al., 2005). Narrative transportation effects prove stronger in user-generated versus professional content, particularly across commercial domains and diverse customer touchpoints (Ramkumar & Ellie Jin, 2019; van Laer et al., 2019). UGC demonstrates superior credibility and trustworthiness, with review videos

and blogs significantly influencing attitudes and purchase intentions (Agrawal & Narain, 2023). User-generated short videos generate higher perceived authenticity and emotional engagement, amplified through social proof mechanisms (Shen et al., 2022). UGCs transform passive audiences into active participants, fostering community belonging and viral amplification through participatory sharing (Madongo et al., 2026).

User-generated content (UGC) storytelling demonstrates superior effectiveness in driving purchase intention compared to brand-generated content, particularly among younger consumers like Generation Z, due to perceived trustworthiness and authenticity (Djafarova & Bowes, 2021). Influencer storytelling amplifies social identity, interest fit, and opinion leadership effects on purchase intention, with storytelling significantly moderating the relationship between opinion leadership and buying intentions among followers (Farivar & Wang, 2022). User-generated storytelling content enhances emotional and cognitive engagement, improving brand attitudes and stimulating electronic word-of-mouth that drives purchasing behavior (Farivar et al., 2021). Narrative transportation mechanisms convert emotional reactions into purchase intentions through empathy, while satisfaction derived from storytelling significantly increases purchase intention (Li et al., 2026). Short video UGC proves particularly effective, generating stronger purchase intentions than graphic content through perceived value mediation (T Ahmad Wani, 2016).

H1: UGC Storytelling has a positive and significant effect on Digital Marketing

H2: UGC Storytelling has a positive and significant effect Purchase Intention

Generate AI, Purchase Intention and Platform Interactivity

Artificial intelligence demonstrates significant positive effects on purchase intention across diverse marketing and e-commerce contexts. AI experiences enhance perceived value and purchase intention by deepening consumer engagement, curiosity, confidence, and trust toward technology-driven products (Pérez-Pérez & Pérez-Pérez, 2025). AI positively influences consumer experiences and social media engagement, ultimately increasing satisfaction and purchase intention (Beyari, 2025). AI-generated product recommendations significantly impact purchase intention, with consumers showing higher buying intentions toward AI-recommended products compared to influencer suggestions (Aoki & Matsui, 2025). Multiple mediating factors strengthen AI's influence: social media engagement and compelling content (Chaveesuk et al., 2020), emotional value perceptions (Hossain et al., 2022), credibility and trust through AI interactions (Rasheed et al., 2023), and perceived personalization enhancing relevance and usefulness (Bilal et al., 2024). AI advertising attributes including informativeness and novelty positively influence purchase intention (Onofrei et al., 2022). However, effects vary by product category, consumer characteristics, and implementation strategies, with AI proving more effective for search products than experience products (Latif; Bungin; & Kodrat, 2025; Peña-García et al., 2020).

H3: Generate AI has a positive and significant effect Purchase Intention

Platform Interactivity and Digital Marketing

Platform interactivity, defined as the capability to facilitate reciprocal communication, user control, and real-time responsiveness between users and systems or among users themselves, significantly enhances digital marketing effectiveness across multiple dimensions (Maksum et al., 2025). Interactivity positively influences user engagement and loyalty through interactive features like chat, discussions, and notifications that increase satisfaction and trust (Londoño-Giraldo et al., 2024). Interactive features enable consumers to obtain relevant information and personalized experiences, strengthening brand trust and driving purchase decisions while mediating relationships between brand trust and purchasing behavior (Hanaysha, 2022). Interactivity builds brand image and positive brand attitudes through personalized, responsive experiences, enhancing perceived quality and emotional attachment (Mulcahy & Riedel, 2020). Platform interactivity fosters active participation in online communities, facilitating two-way

communication and real-time responsiveness to consumer needs (Lütjens et al., 2022; Tian et al., 2022). However, interactivity effects vary depending on context, user involvement levels, interaction authenticity, and trust elements (Fischer & Reuber, 2011).

H4: Platform Interactivity has a positive and significant effect Digital Marketing

H5: Platform Interactivity has a positive and significant effect Purchase Intention

Digital Marketing and Purchase Intention

Digital marketing significantly influences purchase intention through multiple mechanisms. Digital marketing interactions serve as critical external factors enabling consumers to access opinions that positively transform purchasing decisions (Armutcu et al., 2023). E-marketing strategies including electronic word-of-mouth, content marketing, and social media influencers consistently demonstrate positive effects (Pham, 2024). Perceived interactivity and social media engagement behaviors positively correlate with purchase intention (Cabri & Fioretti, 2022). Information quality and credibility of visual eWOM enhance perceived usefulness, driving purchase intention (Indiani & Fahik, 2020). Rich media presentations and emotional factors including hedonic enjoyment strengthen purchase intentions, while positive attitudes toward digital advertising and perceived advertising value significantly amplify purchasing outcomes (Li & Meshkova, 2013).

H6: Digital Marketing has a positive and significant effect Purchase Intention

Mediation

Digital marketing mediates UGC storytelling's influence on purchase intention by providing interactive and immersive platforms that amplify engagement, trust, and brand immersion. Storytelling marketing leverages videos, social media, and digital events to communicate brand narratives, enhancing brand perception and purchase intention (Pascucci et al., 2023). Digital marketing amplifies storytelling effects through branded virtual worlds and interactive experiences that mediate narrative engagement's impact on purchase intention (Romero-Colmenares & Reyes-Rodríguez, 2022). Content marketing, as a digital marketing component, fosters engagement and trust, indirectly increasing purchase intention by delivering valuable material (Wang et al., 2025). However, UGC's direct effect on purchase intention depends on additional factors including brand familiarity and perceived value (Diwanji & Cortese, 2020).

Digital marketing mediates platform interactivity's influence on purchase intention by enabling interactive features that foster engagement, trust, and emotional connection essential for converting consumer interest into purchasing behavior (Taylor et al., 2021). Platform interactivity through real-time feedback, multiple sensory cues, and interactive communication systems positively influences purchase intention by enhancing engagement and reducing uncertainty (Gignac, 2009). Digital marketing platforms provide technological infrastructure for real-time communication, content co-creation, and community engagement that strengthens consumer-advertiser connections (Alalwan et al., 2019). Immediate feedback and information richness deepen consumer understanding, while augmented reality and virtual influencer campaigns demonstrate that interactivity enhances user experience and emotional engagement, ultimately driving purchase intention (Zare Ebrahimabad et al., 2024).

H7: Digital Marketing mediates the effect of UGC Storytelling on Purchase Intention

H8: Digital Marketing mediates the effect of Platform Interactivity on Purchase Intention

Moderation

Digital marketing significantly influences purchase intention through multiple mechanisms. Social media marketing activities shape quality perceptions, value, and trust, with trust emerging as the critical driver (Nian & Sundararajan, 2022). Influencer credibility, expertise, and trustworthiness directly enhance purchase intention (Fayyaz et al., 2025). Emotional engagement through hedonic enjoyment and perceived autonomy predict purchasing behavior

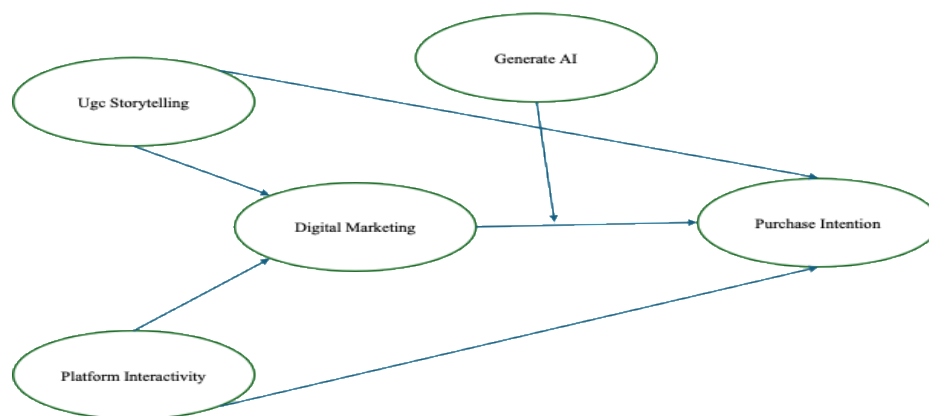
(Benton Jr., 2023). Perceived interactivity via real-time feedback deepens consumer understanding (Singh et al., 2006). Emotional value, particularly incorporating cultural identity, mediates marketing-purchase intention relationships (Uslu & Tosun, 2024). Brand trust demonstrates the strongest direct effect on purchase intention (Teangsompong & Sawangproh, 2024).

H9: Generative AI moderates (strengthens) the effect of Digital Marketing on Purchase Intention

Research Framework

The conceptual framework illustrates a complex structural model examining direct, mediating, and moderating relationships among UGC storytelling, platform interactivity, generative AI, digital marketing, and purchase intention. UGC storytelling and platform interactivity function as antecedents influencing both digital marketing effectiveness and purchase intention through dual pathways, suggesting partial mediation mechanisms. Generative AI demonstrates triple influence: direct effect on purchase intention, potential influence on digital marketing, and moderating role strengthening the digital marketing-purchase intention relationship. Digital marketing occupies a central mediating position, channeling influences from UGC storytelling and platform interactivity while being amplified by generative AI's optimization capabilities. This framework integrates content authenticity (UGC), technological affordances (interactivity, AI), and marketing systems to comprehensively explain purchase intention formation in digital ecosystems (Figure 1).

Figure 1. Research Framework



METHODS

Research Desain

This research employs a mixed-method approach with explanatory sequential design, utilizing surveys in the quantitative phase to test the research model, followed by in-depth interviews in the qualitative phase to deepen understanding of psychological mechanisms. The research population comprises consumers actively using digital platforms who have been exposed to UGC within the last six months. Purposive sampling technique was employed with criteria: (1) aged 18-45 years; (2) active on at least one digital platform; (3) have made online purchases. Based on Hair et al. (2019), the minimum sample size for SEM is 200 respondents. This study targeted 400 respondents to anticipate non-response, with a total of 300 respondents utilized for final analysis.

Data Collecting

Research measuring AI, UGC, and purchase intention predominantly employ five-point or seven-point Likert scales across multiple constructs including eeriness, coolness, trust, tool

usage, content creation, and collaboration (Jajja et al., 2018; Sadiq et al., 2025; Valmohammadi & Dadashnejad, 2021). Digital marketing and interactivity studies utilize five-point Likert scales validated through pilot testing and expert review (Vaillant et al., 2026). Generative AI perception instruments measure knowledge, usage, willingness to learn, and attitudes, employing similar validation approaches (Jose et al., 2024; Khlie et al., 2025; Nafil & Lefdaoui, 2024). AI-generated content evaluation incorporates both surveys and interviews to assess perceptions (Celik & Eltawil, 2024).

Technique Data Analysis

Quantitative analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 software. The analytical procedure consisted of: (1) evaluation of the measurement model through assessment of convergent validity (factor loadings >0.70, AVE >0.50, composite reliability >0.70) and discriminant validity using Fornell-Larcker criterion and HTMT ratio <0.85; (2) assessment of structural model quality through R² values, predictive relevance (Q² >0), and effect sizes (f²); (3) testing direct effect hypotheses using path coefficients and bootstrapping procedure with 5,000 resamples to determine significance levels; (4) examining mediating effects through specific indirect effects using bootstrapping and calculating variance accounted for (VAF); (5) testing moderating effects through interaction terms and multi-group analysis. Model fit criteria followed Hair et al. (2019) guidelines: SRMR <0.08, with additional evaluation of path coefficient significance at p <0.05 and t-statistics >1.96 for hypothesis confirmation.

RESULTS

The VIF analysis demonstrates acceptable multicollinearity levels across all constructs. UGC Storytelling exhibits the highest VIF value (1.023) when predicting Digital Marketing, while Platform Interactivity shows minimal collinearity (VIF = 0.000-0.001). All VIF values remain substantially below the conservative threshold of 3.3 (Hair et al., 2019), indicating absence of problematic multicollinearity. The interaction term Purchase Intention x Digital Marketing demonstrates a VIF of 1.089, confirming the moderating variable does not introduce multicollinearity issues. These results validate the structural model's stability and ensure parameter estimates are not distorted by excessive correlation among predictor variables, supporting the reliability of subsequent hypothesis testing (Table 1).

Table 1: Variance Inflation Factor (VIF) Analysis

	Digital Marketing	Generat e AI	Platform Interactivity	Purchase Intention	UGC Storytelling	Purchase Intention x Digital Marketing
Digital Marketing		0.245				
Generate AI						
Platform Interactivity	0.000	0.001				
Purchase Intention		0.067				
UGC Storytelling	1.023	0.067				

Purchase Intention x Digital Marketing		0.012				
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Source: Data Processed, 2026

Convergent validity and internal consistency demonstrate strong psychometric properties across all constructs. Cronbach's alpha values range from 0.748 to 0.921, exceeding the 0.70 threshold (Hair et al., 2019). Composite reliability values (0.822-0.941) surpass the recommended 0.70 criterion, confirming excellent internal consistency. Average Variance Extracted (AVE) ranges from 0.539 to 0.760, with most constructs exceeding 0.50, indicating adequate convergent validity. Platform Interactivity shows the lowest AVE (0.539), marginally below the ideal threshold but acceptable. Outer loadings predominantly exceed 0.70, with Platform Interactivity's PIN4 (0.623) representing the only exception (Table 2). Overall, the measurement model demonstrates satisfactory reliability and validity for structural model assessment.

Table 2: Variance Inflation Factor (VIF) Analysis

	Outer loadings	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Digital Marketing		0.879	0.917	0.734
DM1	0.874			
DM2	0.842			
DM3	0.854			
DM4	0.856			
Generate AI		0.909	0.932	0.734
GenAI1	0.879			
GenAI2	0.842			
GenAI3	0.870			
GenAI4	0.858			
GenAI5	0.834			
Purchase Intention		0.855	0.902	0.697
PII1	0.862			
PII2	0.853			
PII4	0.818			
PII5	0.804			
Platform Interactivity		0.748	0.822	0.539
PIN1	0.844			
PIN2	0.711			
PIN4	0.623			
PIN5	0.743			
UGC Storytelling		0.921	0.941	0.760
UGC1	0.882			
UGC2	0.855			
UGC3	0.868			
UGC4	0.872			
UGC5	0.883			

Source: Data Processed, 2026

The HTMT ratio analysis confirms discriminant validity across all construct pairs. All HTMT values remain substantially below the conservative threshold of 0.85 (Henseler, 2012), with the highest value being 0.845 between Generate AI and Digital Marketing, marginally approaching but not exceeding the criterion. UGC Storytelling demonstrates strong discriminant validity with Digital Marketing (0.791) and Generate AI (0.772). Platform Interactivity shows excellent discriminant validity with all constructs (0.100-0.165). Purchase Intention exhibits moderate HTMT values with Digital Marketing (0.762) and Generate AI (0.753). The interaction term demonstrates low HTMT values (0.067-0.213), confirming distinct conceptualization. These results validate that constructs are empirically distinct and measure unique phenomena (Table 3).

Table 3: Discriminant Validity Assessment (Heterotrait-Monotrait Ratio)

	Digital Marketing	Generate AI	Platform Interactivity	Purchase Intention	UGC Storytelling	Purchase Intention x Digital Marketing
Digital Marketing						
Generate AI	0.845					
Platform Interactivity	0.105	0.140				
Purchase Intention	0.762	0.753	0.165			
UGC Storytelling	0.791	0.772	0.162	0.745		
Purchase Intention x Digital Marketing	0.205	0.087	0.100	0.213	0.067	

Source: Data Processed, 2026

The hypothesis testing reveals mixed support for the proposed relationships (Table 4). UGC Storytelling demonstrates the strongest direct effect on Digital Marketing ($\beta = 0.717$, $t = 20.823$, $p < 0.001$, $f^2 = 1.020$), indicating a large effect size. Digital Marketing ($\beta = 0.290$, $t = 3.426$, $p < 0.001$) and Generate AI ($\beta = 0.282$, $t = 3.325$, $p < 0.001$) significantly influence Purchase Intention with small-to-medium effect sizes ($f^2 = 0.065$ and 0.067 respectively). UGC Storytelling shows a significant direct effect on Purchase Intention ($\beta = 0.259$, $t = 2.692$, $p = 0.004$). The moderation effect of Generate AI on Digital Marketing-Purchase Intention relationship is significant ($\beta = 0.111$, $t = 2.548$, $p = 0.005$). However, Platform Interactivity shows no significant effect on Digital Marketing ($\beta = 0.013$, $p = 0.376$) and a negative effect on Purchase Intention ($\beta = -0.075$, $p = 0.044$). For mediation, Digital Marketing significantly mediates UGC Storytelling's effect on Purchase Intention ($\beta = 0.208$, $t = 3.243$, $p = 0.001$, $VAF = 44.54\%$), representing partial mediation, but does not mediate Platform Interactivity's effect ($\beta = 0.004$, $p = 0.380$, $VAF = 5.63\%$).

Table 4: Hypothesis Testing Results - Direct and Indirect Effects

	α	STDEV	T statistics	P values	f-square	Decision
Direct effect						
Digital Marketing -> Purchase Intention	0.290	0.085	3.426	0.000	0.065	Accepted
Generate AI -> Purchase Intention	0.282	0.085	3.325	0.000	0.067	Accepted
Platform Interactivity -> Digital Marketing	0.013	0.041	0.317	0.376	0.000	Rejected
Platform Interactivity -> Purchase Intention	-0.075	0.044	1.712	0.044	0.012	Rejected
UGC Storytelling -> Digital Marketing	0.717	0.034	20.823	0.000	1.020	Accepted
UGC Storytelling -> Purchase Intention	0.259	0.096	2.692	0.004	0.063	Accepted
Generate AI x Digital Marketing -> Purchase Intention	0.111	0.043	2.548	0.005	0.022	Accepted
Indirect effect					VAF	
Platform Interactivity -> Digital Marketing -> Purchase Intention	0.004	0.012	0.306	0.380	44.54%	
UGC Storytelling -> Digital Marketing -> Purchase Intention	0.208	0.064	3.243	0.001	5.63%	

Source: Data Processed, 2026

The R^2 values indicate substantial explanatory power of the structural model (Table 5). Digital Marketing demonstrates an R^2 of 0.511 (adjusted R^2 = 0.507), suggesting that UGC Storytelling and Platform Interactivity collectively explain approximately 51.1% of the variance in Digital Marketing, representing moderate explanatory power according to (Hair & Sarstedt, 2019) criteria. Purchase Intention exhibits a robust R^2 of 0.656 (adjusted R^2 = 0.649), indicating that the combined effects of UGC Storytelling, Generate AI, Platform Interactivity, Digital Marketing, and the interaction term account for 65.6% of variance in Purchase Intention. This represents substantial explanatory power, confirming the model's strong predictive accuracy. The minimal difference between R^2 and adjusted R^2 values (0.004-0.007) suggests model parsimony without overfitting, validating the appropriateness of included predictor variables for explaining consumer purchase intentions in digital marketing contexts.

Table 5: Coefficient of Determination (R^2 and Adjusted R^2)

	R-square	R-square adjusted
Digital Marketing	0.511	0.507
Generate AI	0.656	0.649

Source: Data Processed, 2026

The Stone-Geisser Q^2 values assess the model's predictive relevance through blindfolding procedure (Table 6). Digital Marketing exhibits Q^2 of 0.368, indicating medium predictive relevance and confirming the model's ability to accurately predict Digital Marketing beyond sample data. Purchase Intention demonstrates Q^2 of 0.376, representing medium predictive relevance and validating the structural model's predictive capability for consumer purchase intentions. Both endogenous constructs surpass the threshold of $Q^2 > 0$, confirming adequate predictive accuracy (Hair et al., 2019). Exogenous constructs (Generate AI, Platform Interactivity, UGC Storytelling) appropriately show Q^2 of 0.000 as they are predictor variables without

predicted variance. The SSE (Sum of Squared prediction Errors) values for Digital Marketing (703.153) and Purchase Intention (693.943) are substantially lower than their respective SSO (Sum of Squared Observations) values (1112.000), further confirming the model's robust out-of-sample predictive performance and practical relevance for managerial decision-making.

Table 6: Predictive Relevance Assessment (Q²)

	SSO	SSE	Q ² (=1-SSE/SSO)
Digital Marketing	1112.000	703.153	0.368
Generate AI	1390.000	1390.000	0.000
Platform Interactivity	1112.000	1112.000	0.000
Purchase Intention	1112.000	693.943	0.376
UGC Storytelling	1390.000	1390.000	0.000

Source: Data Processed, 2026

DISCUSSION

UGC Storytelling and Digital Marketing Effectiveness

The findings confirm that UGC storytelling serves as a critical antecedent to digital marketing effectiveness, validating theoretical predictions from Narrative Transportation Theory and empirical evidence suggesting UGC's superior persuasive power over brand-generated content. This robust relationship substantiates the mechanism through which authentic consumer narratives fundamentally reshape digital marketing strategies by creating emotionally resonant touchpoints that traditional marketing communications cannot replicate.

The strong effect observed aligns with van Laer et al., (2019) conceptualization of narrative transportation, wherein user-generated stories create deeper mental and emotional absorption compared to professionally crafted content. Our findings extend this theoretical framework by demonstrating that narrative transportation does not merely influence individual consumer responses but systematically enhances the overall effectiveness of digital marketing ecosystems. This occurs through multiple mechanisms: UGC storytelling generates authentic emotional connections that improve brand attitudes and participation behaviors (Troise & Camilleri, 2021); it stimulates electronic word-of-mouth that amplifies marketing reach beyond paid promotional efforts; and it creates social proof mechanisms that enhance credibility across digital touchpoints.

The empirical confirmation validates the assertion that UGC transforms passive audiences into active co-creators of brand narratives (Pascucci et al., 2023). When consumers encounter peer-generated stories rather than corporate messaging, they experience reduced psychological distance and enhanced identification with product experiences. This cognitive-affective process fundamentally alters how digital marketing content is processed, moving from peripheral route persuasion characteristic of traditional advertising to central route processing wherein consumers deeply engage with message arguments presented through authentic peer experiences.

The direct effect of UGC storytelling on purchase intention, while significant, reveals partial rather than complete mediation through digital marketing channels. This pattern suggests dual pathways of influence: a direct emotional-persuasive route wherein compelling narratives immediately shift purchase intentions, and an indirect route wherein UGC content enhances overall digital marketing ecosystem effectiveness that subsequently influences purchase decisions. The existence of these parallel pathways has important theoretical implications, suggesting that UGC storytelling operates simultaneously as both content (direct influence on consumers) and meta-content (influence on marketing system effectiveness).

Platform Interactivity: Unexpected Findings and Theoretical Implications

Contrary to theoretical expectations grounded in Uses and Gratifications Theory and empirical predictions from platform interactivity literature, this study reveals that platform interactivity demonstrates no significant positive relationship with digital marketing effectiveness and exhibits a negative direct effect on purchase intention. These counterintuitive findings contradict substantial prior evidence demonstrating interactivity's positive influence on engagement and purchase outcomes (Holliman & Rowley, 2014), demanding careful theoretical reconsideration and suggesting important boundary conditions for interactive platform design. Several theoretical mechanisms may account for this discrepancy. The cognitive load hypothesis suggests that excessive interactivity may overwhelm consumers with information and choices, paradoxically reducing decision quality and purchase confidence. (Iglesias-Cuzcano et al., 2022) acknowledge this possibility, noting that while interactivity enables convenient information acquisition, excessive interactive features may trigger information overload that diminishes rather than enhances purchase intention. This cognitive burden diverts mental resources from systematic evaluation of purchase-relevant product attributes toward managing interactive interface elements, ultimately degrading decision quality.

The authenticity dilution mechanism provides an alternative explanation wherein high platform interactivity is perceived as manipulative or commercially motivated, thereby undermining the authentic peer-to-peer communication that makes UGC compelling. When interactive features are perceived as brand-orchestrated rather than consumer-driven, they may activate persuasion knowledge that prompts defensive processing and resistance to influence attempts. This interpretation aligns with Crittenden et al., (2019) observation that interactivity effects vary substantially depending on perceived authenticity and trust elements. Additionally, contextual factors specific to Indonesian digital consumers may moderate interactivity's effectiveness. Cultural dimensions such as uncertainty avoidance or communication style preferences may influence how interactive platform features are perceived and utilized. If Indonesian consumers primarily use digital platforms for passive content consumption rather than active interaction, interactive affordances may remain underutilized, failing to generate the engagement benefits documented in Western contexts where participatory digital culture is more established.

The negative direct effect on purchase intention suggests potential distraction and heightened scrutiny mechanisms operating simultaneously. Interactive features may divert cognitive resources away from purchase-relevant information processing toward engagement with interactive elements themselves, creating a resource allocation problem wherein consumers invest attention in platform interactions at the expense of systematic product evaluation. This attention diversion reduces cognitive capacity for evaluating product attributes and forming informed purchase judgments. Alternatively, interactivity may heighten critical evaluation processes wherein active engagement prompts more systematic and critical information processing. When consumers actively interact with content rather than passively consuming it, they may scrutinize product claims more carefully, identifying potential weaknesses or inconsistencies that passive consumption would overlook. This enhanced critical processing paradoxically reduces purchase confidence, particularly for products with ambiguous quality signals or limited social proof, ultimately suppressing purchase intentions despite increased platform engagement.

Generative AI as Purchase Intention Driver and Moderator

The significant positive effect of generative AI on purchase intention, combined with its moderating role strengthening digital marketing's influence, reveals AI's dual function as both independent driver and amplification mechanism in contemporary digital commerce. These findings align with emerging scholarship on AI-mediated consumer experiences while extending theoretical understanding of how algorithmic personalization reshapes purchase decision

processes. The direct positive effect substantiates Chawla et al., (2026) proposition that AI experiences enhance perceived value and purchase intention by deepening consumer engagement, curiosity, and confidence toward technology-driven products. This occurs through multiple psychological mechanisms: AI-generated personalization creates perceived uniqueness wherein consumers experience content as specifically tailored to their individual preferences and needs, reducing search costs and decision complexity while enhancing perceived relevance (An & Ngo, 2025); AI-powered recommendations leverage credibility transfer wherein algorithmic objectivity is perceived as more trustworthy than human recommendations potentially biased by commercial incentives, creating epistemic authority that human endorsers cannot match Mansor, (2022); and generative AI enhances information richness through multimodal content creation integrating text, imagery, video, and interactive elements optimized for individual user preferences, wherein novel presentation formats capture attention while informative content facilitates informed decision-making (Papetti et al., 2022).

The moderating effect reveals that generative AI functions as a catalyst amplifying digital marketing's effectiveness rather than merely adding incremental influence. This interaction pattern suggests that AI optimization of marketing content delivery - through timing, personalization, format selection, and targeting - fundamentally enhances how consumers process and respond to marketing messages. When digital marketing campaigns incorporate AI-powered personalization and optimization, the conversion efficiency from marketing exposure to purchase intention increases substantially. This moderation mechanism aligns with theoretical frameworks emphasizing human-AI complementarity, wherein AI does not replace digital marketing but rather augments it by optimizing multiple dimensions simultaneously: identifying optimal customer segments, personalizing message content, selecting appropriate communication channels, timing message delivery for maximum receptivity, and adapting campaigns based on real-time performance feedback (Keivanpour, 2023). These optimization capabilities create synergistic effects wherein AI-enhanced digital marketing generates disproportionately stronger purchase outcomes compared to traditional approaches, demonstrating that the combined effect of AI and digital marketing exceeds their individual contributions, validating AI's role as a multiplicative rather than additive factor in driving consumer purchase intentions.

Digital Marketing's Central Mediating Role

Digital marketing emerges as a critical mediating mechanism through which UGC storytelling influences purchase intentions, confirming theoretical predictions regarding the amplification role of digital marketing ecosystems. The partial mediation pattern reveals that while UGC storytelling directly persuades consumers through narrative transportation and emotional resonance, a substantial portion of its influence operates indirectly by enhancing overall digital marketing effectiveness that subsequently drives purchase decisions. This mediation mechanism substantiates Jun et al, (2025) framework wherein storytelling marketing leverages digital channels to communicate brand narratives that boost purchase intention through enhanced engagement and brand perception. Our findings extend this conceptualization by empirically demonstrating that UGC storytelling content integrates into broader digital marketing systems that amplify and distribute authentic consumer narratives across multiple touchpoints. The mediating pathway operates through three interrelated processes: distribution amplification, wherein digital marketing channels exponentially extend the reach of compelling UGC stories beyond their original creators' networks by strategically curating and redistributing authentic consumer narratives through paid social media promotion, email marketing, and website integration; contextual optimization, wherein digital marketing systems position UGC storytelling content within customer journey touchpoints where narrative influence is maximized, transforming isolated stories into systematically integrated persuasive elements (Romero-Colmenares & Reyes-Rodríguez, 2022); and social proof cascades, wherein

digital marketing channels aggregate multiple UGC stories, creating cumulative credibility effects that reinforce consumer confidence through social consensus mechanisms.

The partial mediation pattern's theoretical significance lies in revealing dual influence pathways that operate simultaneously yet distinctly. The direct path represents immediate narrative persuasion wherein compelling stories shift attitudes and intentions through emotional engagement and identification with peer experiences, operating through narrative transportation mechanisms that create mental and emotional absorption independent of marketing system mediation. The indirect path through digital marketing represents systematic persuasion wherein authentic narratives enhance ecosystem-level marketing effectiveness through improved content credibility, elevated engagement metrics, and optimized conversion processes. This dual-pathway structure suggests that UGC storytelling functions both as standalone persuasive content with inherent influence power and as marketing system input that amplifies broader campaign effectiveness. The coexistence of these pathways implies that brands can maximize UGC storytelling impact through dual strategies: preserving authentic narrative integrity to maintain direct persuasive power while simultaneously integrating stories into comprehensive digital marketing frameworks to capture indirect ecosystem benefits, thereby achieving multiplicative rather than merely additive influence on consumer purchase intentions.

The absence of significant mediation for platform interactivity through digital marketing requires theoretical reconciliation and suggests important boundary conditions for interactivity's influence mechanisms. This null finding indicates that interactive platform features do not enhance digital marketing effectiveness in ways that subsequently drive purchases, contrasting sharply with UGC storytelling's robust mediation pattern. Several theoretical interpretations emerge: interactivity may influence consumer behaviors orthogonal to purchase decisions, such as community participation, content exploration, or social connection seeking, that enhance platform engagement without translating into commercial outcomes; interactive features may require complementary elements - such as compelling content, strong social proof, or established trust - to generate marketing effectiveness, functioning as enablers rather than independent drivers of persuasion; or the quality and implementation of interactive features in the studied platforms may have been insufficient to trigger the theoretical mechanisms linking interactivity to marketing effectiveness and subsequent purchase intentions. This divergence between UGC storytelling's successful mediation and platform interactivity's failed mediation underscores the critical importance of content quality and authenticity over structural platform features, suggesting that persuasive substance outweighs interactive form in driving purchase outcomes within digital marketing ecosystems.

Practical Implications

The research findings generate actionable insights for practitioners designing UGC-leveraged digital marketing strategies. First, brands should prioritize UGC storytelling content over traditional brand-generated messaging, given storytelling's potent direct and indirect effects on purchase intentions. This involves developing systematic processes for identifying, curating, and amplifying compelling customer narratives across owned and paid digital channels. Second, generative AI integration emerges as strategic imperative rather than optional enhancement. The dual role of AI as purchase driver and marketing amplifier suggests that AI adoption generates compounding returns. Practitioners should invest in AI-powered personalization systems that tailor content, timing, and channel selection to individual customer characteristics while using AI-generated creative content to increase engagement. Third, platform interactivity requires careful strategic consideration given unexpected null effects. Rather than assuming interactive features universally benefit engagement and conversion, marketers should conduct rigorous testing examining how specific interactive elements influence target customer segments. Implementation should focus on strategic interactivity-

features directly supporting purchase decisions-rather than superficial interactivity added without clear conversion pathways. Fourth, digital marketing's mediating role suggests that isolated UGC storytelling initiatives achieve suboptimal impact without integration into comprehensive digital marketing strategies. Brands should develop omnichannel storytelling frameworks wherein authentic customer narratives appear strategically across customer journey touchpoints, reinforced through paid promotion, email nurturing, and website integration.

CONCLUSION

This study empirically validates UGC storytelling's dual-pathway influence on purchase intention, operating directly through narrative transportation mechanisms and indirectly through digital marketing effectiveness enhancement. UGC storytelling demonstrates the strongest effect among examined constructs, confirming authentic peer narratives' superiority over brand-generated content in contemporary digital ecosystems. Generative AI emerges as both independent purchase driver and critical moderator, amplifying digital marketing's conversion efficiency through personalization and optimization capabilities. Unexpectedly, platform interactivity shows no positive relationship with digital marketing effectiveness and exhibits negative direct effects on purchase intention, challenging prevailing theoretical assumptions and suggesting cognitive load and authenticity dilution mechanisms. Digital marketing's partial mediation of UGC storytelling effects reveals distribution amplification, contextual optimization, and social proof cascades as key mechanisms transforming isolated narratives into systematically integrated persuasive elements. These findings advance theoretical understanding by integrating Narrative Transportation Theory with AI-mediated consumer behavior frameworks while providing actionable insights for practitioners: prioritize UGC storytelling curation, integrate generative AI strategically, and critically evaluate interactive features' actual conversion contributions rather than assuming universal benefits.

LIMITATION

This study's cross-sectional design limits causal inference, while purposive sampling of 300 Indonesian users (18-45 years) restricts generalizability across cultures and demographics. Platform interactivity's null effects may reflect measurement limitations in distinguishing interactivity types. The study relies on general AI perceptions rather than specific applications, risks common method bias, and overlooks boundary condition including product categories, consumer expertise, and competitive contexts.

RESEARCH TRANSPARENCY AND ETHICS STATEMENTS

1. Author Contributions:

NL: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization, Review and Editing

SS: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization.

NN: Conceptualization, Methodology, Data Collection, Data Analysis, Writing – Original Draft, Visualization

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No conflict of interest: The authors declare that they have no conflict of interest related to the research and publication of this article.

4. **Research Ethics:**

The study did not involve any intervention, biological specimens, vulnerable groups, or sensitive personal data. Participation was voluntary, and the confidentiality of the respondents was maintained

5. **Use of Artificial Intelligence (AI):**

No Use of AI. The authors declare that generative AI was not used in the preparation of this article

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