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*The Effect of Instagram's Friend Generated Content (UGC) on Travel
Destination Selection by Generation Z*

Beatriz André Cantinho

Master Thesis

presented as partial requirement for obtaining a Master's Degree in Data-Driven Marketing

NOVA Information Management School
Instituto Superior de Estatística e Gestão de Informação

Universidade Nova de Lisboa

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by

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Master Thesis presented as partial requirement for obtaining the Master's degree in Data-Driven Marketing, with a specialization in Digital Marketing and Analytics

Supervised by

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June, 2025

STATEMENT OF INTEGRITY

I hereby declare having conducted this academic work with integrity. I confirm that I have not used plagiarism, any form of undue use of information or falsification of results along the process leading to its elaboration. I further declare that I have fully acknowledged the Rules of Conduct and Code of Honor from the NOVA Information Management School.

Lisbon, 15th of June, 2025

Beatriz Cantinho

DEDICATION

To my parents.

ACKNOWLEDGEMENTS

My sincere gratitude to all my professors and supervisors for the knowledge imparted and the support offered throughout this academic journey. I am especially thankful to my supervisor, Malron Dalmoro, for his constant availability, patience, and valuable insights, which were fundamental to the development of this work

To my parents, who have made everything possible, for me and for my dreams. Thank you for the freedom, the love, the life lessons, and the unwavering friendship. For never letting me give up, for always standing by my side, and for believing in me even when I doubted myself. This achievement is not mine alone, everything I am today is a reflection of you. You are my greatest inspiration and example.

To my dear Grandmother and Aunt Ilda, thank you for all those wonderful weekly dinners that strengthened and inspired me to keep going and finish this scholarly journey. And to Márinho, for being so much a brother and acting so well in that role.

To the family members no longer with us but nevertheless keep guiding me from heaven and rejoice with my successes.

To my closest friends, who have always believed in me over the years and supported my personal and academic growth.

And finally, to Afonso, my dear partner, whose love pushes me every day to pursue all my dreams, holding them as if they were his own.

Author,

Beatriz André Cantinho

ABSTRACT

This study aims to explore the effect of Friend-Generated Content on Instagram (FGCI) on Generation Z's travel destination choices. The model includes Inspirational Value of Content (IVC), Fear of Missing Out (FOMO), and Trust in Friends (TF) as potential mediators of the relationship between FGC and Travel Destination Choice (TDC). The research is based on a survey conducted with 101 Gen Z individuals, reflecting their strong engagement with social media platforms and peer-shared content. A two-step approach was adopted, including the evaluation of the measurement and structural models using SmartPLS 4. The results indicate that the direct relationship between FGC and TDC is not significant. However, IVC and TF play relevant mediating roles in this relationship, with IVC emerging as the strongest predictor. FOMO showed a weaker influence and did not significantly mediate the effect of FGCI on TDC. These findings suggest that Gen Z's travel choices are shaped more by inspirational and trustworthy content from peers than by social comparison or fear of exclusion.

KEYWORDS

Friend-Generated Content (FGC); Generation Z; Instagram; Travel Decision-Making; Trust in Digital Content.

Sustainable Development Goals (SDG):



TABLE OF CONTENTS

1. Introduction	1
2. Literature review	3
2.1 Generation Z and Digital Consumption Behavior	3
2.2 Technology, Web 2.0, and the Transformation in Travel Decision-Making.....	4
2.3 Friend-Generated Content (UGC) and Its Influence on Travel Decision-Making	5
2.4 The Role of Instagram in Travel Destination Selection	6
2.5 The Fear Of Missing Out.....	8
2.6 Trust in Digital Content.....	9
2.7 Conceptual Model.....	10
3. Methodology.....	11
3.1 Measurement Instruments.....	11
3.2 Data Collection	13
3.3 Data Analysis.....	13
4. Results and Discussion	14
4.1 Analysis Procedures	14
4.1.1 Measurement Model	14
4.1.2 Structural Model	17
4.2 Discussion.....	19
5. Conclusion	21
5.1 Managerial Implications	21
5.2 Limitations and Recommendations for Future Research.....	22
References	23
Appendix A.....	28
Appendix B.....	31

LIST OF FIGURES

Figure 1 – Proposed conceptual model	10
Figure 2 - Structural model with path coefficients and R ² values (SmartPLS output).....	19

LIST OF TABLES

Table 1 – Constructs, adapted items, and sources	11
Table 2 – Factor loading, composite reliabilities, Cronbach’s alpha, and AVE.....	15
Table 3 – Discriminant Validity – Heterotrait- monotrait ratio (HTMT) - matrix.....	16
Table 4 – Descriptive statistics, square root of AVE, and correlations between constructs.....	17
Table 4 – Parameters estimates, Hypotheses, Beta values, T-statistics, and R ²	18
Table 5 – Hypotheses testing.....	20

1. INTRODUCTION

The rapid advancement of technology has significantly transformed how tourists plan and experience their trips. Digital marketing has become a central driver in tourism promotion, reshaping how destinations engage with potential visitors (Awad & Alharthi, 2025).

Over the past decade, social media has become one of the most prominent sources of information for planning holidays (Pop et al., 2022). This transformation is closely linked to the emergence of Web 2.0 in 2004, which marked a shift in internet usage—from passive content consumption to active participation, enabling users to create and share information online (Lo & Yao, 2019).

Social media platforms, particularly Instagram, have become instrumental in shaping travel decisions and it's possible to observe that tourists are increasingly influenced by the information shared on these platforms, especially in their decision-making processes for travel (Zivkovic et al., 2014). Many consumers rely on what is often referred to as the "wisdom of the crowd", seeking guidance from user-generated content (UGC) rather than traditional advertising, and this behavior is further driven by the growing distrust in advertisements and the limited time consumers have in order to compare options (Kartajaya, Kotler, & Hooi, 2019).

For Generation Z, defined as individuals born between 1997 and 2012 (Leask et al., 2014), social media is not just a source of inspiration but an integral part of their daily lives. As digital natives, they seamlessly navigate between their online and offline realities (Martínez-Estrella et al., 2023), and platforms like Instagram play a significant role in their decision-making, particularly for tourism. Research suggests that Gen Z tourists are more likely to choose destinations that frequently appear on Instagram, where visual appeal and aspirational content strongly influence their choices (Asyraf, Maryani, & Andari, 2022).

Among the various forms of UGC, friend-generated content—a process embedded within UGC—stands out for its authenticity and trustworthiness, as it stems from individuals with personal connections to the viewer. However, this specific type of content is a highly underexplored area in academic studies. While many researchers focus on the influence of influencers or brand-generated content, the impact of content generated by friends has received limited attention despite its significant potential to shape consumer behavior. Therefore, this study seeks to answer the following research question: What is the effect of friend-generated content on travel destination choices by Generation Z consumers?

In addition, this research aims, as specific objectives, to analyse the mediating effect of the Fear of Missing Out (FOMO) in the relationship between friend-generated content and travel destination selection among Generation Z consumers, and to assess how trust in Instagram friends moderates the impact of friend-generated content on Generation Z's travel decisions. FOMO has been defined as the need to remain constantly connected with what other individuals are doing (Gupta & Sharma, 2021) and is conceived as a pervasive anxiety that other individuals might possibly be having fun and enjoyable experiences where one is not

(Przybylski et al., 2013). Prior studies have established that individuals with higher levels of FOMO engage more heavily with social media, suggesting that FOMO also plays a role in connectivity patterns and online behavior among users (Przybylski et al., 2013). This also works to affect consumer behavior—especially in tourism. Yılmazdoğan et al. (2021), in their paper on Generation Z, determined that FOMO influences the travel decisions of people, as they are compelled to visit tourist places that are deemed to be prestigious or socially desirable. This indicates that FOMO not only enhances social media use but also creates an appetite for travel experiences that can be shared and disseminated online, thereby enhancing social status and belonging.

Another factor that may play an important role in this context is trust. Specifically, the level of trust users put in their Instagram friends may influence how strongly they are impacted by the travel content those friends share. Trust can increase the perceived credibility and relevance of a post, and for Generation Z, content from friends may be seen as more authentic than content from influencers or brands (Martínez-Estrella et al., 2023).

This study seeks to address this gap by exploring how FGC influences travel destination choices among Generation Z, and additionally it investigates how psychological factors such as the FOMO mediate this relationship, given FOMO's known role in intensifying the desire to replicate experiences shared online (Asyraf, Maryani, & Andari, 2022), and how trust in friends moderates the influence of social media content. To achieve these objectives, this thesis will first conduct a comprehensive literature review of Friendships in the Digital Context, UGC, Decision- Making in Travel, and also Generation Z and Digital Consumption.

2. LITERATURE REVIEW

To gain a deeper understanding of the five main constructs of this research—*Generation Z and Digital Consumption Behavior, The Role of Instagram in Travel Destination Selection, Friend-Generated Content (UGC) and Its Influence on Travel Decision-Making, The Impact of UGC on Travel Destination Preferences, and Technology, Web 2.0, and the Transformation in Travel Decision-Making*— and to establish connections between them, the next section will examine prior studies conducted in related areas.

2.1 GENERATION Z AND DIGITAL CONSUMPTION BEHAVIOR

Generation Z, typically defined as those born between 1997 and 2012, represents a group that has grown up in a world heavily shaped by digital technologies. According to Mannheim (1952), generational differences emerge from the cultural, historical, and social contexts in which a cohort grows, shaping their attitudes, values, and behaviors. Each generation has been influenced by these elements, with Generation Z uniquely defined by their exposure to and use of technology from an early age. This digital immersion has led them to develop specific consumption behavioral patterns, particularly within the realm of digital media.

Research shows that Generation Z is increasingly reliant on online interactions with their peers, and these interactions are now more likely to occur virtually than in person. According to Pouwels et al. (2021), adolescents who frequently use social media platforms to interact with close friends tend to experience greater friendship closeness in their daily lives. This shift toward digital communication underscores how social media plays a central role in the lives of Generation Z, who use these platforms to maintain relationships and engage with others.

In terms of content creation and sharing, Instagram serves as a major platform for Generation Z, allowing them to express their identities and interests. Martínez-Estrella et al. (2023) found that young people from various countries use Instagram to share where they are and what they are doing, such as visiting restaurants or traveling. Interestingly, they tend to favor Instagram Stories over permanent posts, which allows for more spontaneous and fleeting sharing of experiences. This preference highlights the way Generation Z engages with social media: they enjoy showcasing their activities, but in a way that feels temporary and more authentic to their real-time experiences.

The constant presence of digital technology in their lives means that Generation Z cannot imagine a world without it. As Martínez-Estrella et al. (2023) noted, members of this generation feel a strong need to be constantly connected, making technology an essential part of their daily routines. This deep integration of the digital world into their lives has led to a new form of socialization, where online presence is often as important, if not more so, than offline interaction.

Moreover, Generation Z's online presence is characterized by the intentional shaping of their digital identities. Katz, Ogilvie, Shaw, and Woodhead (2021) explain that Generation Z is less focused on expressing their "authentic selves" online, opting instead to craft a version of themselves that is "believable." This approach to self-presentation in the digital world reflects the pressure this generation feels to meet the expectations set by their online peers and society at large. Instead of simply being accepted for who they are, Generation Z aims to be accepted for how they choose to present themselves, crafting an identity that aligns with what others expect or admire.

In addition, Livingstone (2018) highlights that for Generation Z, social media serves primarily as a tool for information, recreation, and entertainment. Unlike previous generations, who may have used social media mainly for communication or as a professional tool, Generation Z turns to these platforms for leisure, exploration, and inspiration. This characteristic is particularly relevant when considering how Generation Z makes decisions, including those related to travel. Social media is not just a means of staying connected, but also a key source of inspiration for new experiences, such as discovering potential travel destinations.

2.2 TECHNOLOGY, WEB 2.0, AND THE TRANSFORMATION IN TRAVEL DECISION-MAKING

The rise of Web 2.0 and social media has transformed how consumers make decisions, particularly in the travel industry. Social media platforms, being cost-effective and unbiased, offer a significant advantage over traditional marketing communications. Kotler et al. (2010) emphasized that social media's ability to provide direct and unfiltered content makes it an invaluable tool for businesses, especially in tourism, where trust plays a crucial role in consumer decision-making. Moreover, the trust that tourism customers place in social media is evident in their decision-making process and Icoz, Kutuk, and Icoz (2019) found that travellers tend to trust more in information shared on social media platforms rather than information from other sources, which significantly reduces the complexity of their travel-related decisions.

Social media content such as reviews, recommendations, and user experiences directly influences the choices made by travellers, offering them a more transparent and relatable form of information and it's also possible to say that it has become an essential source of information, providing travellers with easy access to real-life experiences through photos, videos, and reviews. Tešin et al. (2022) highlighted that Instagram, as a powerful social media platform, strongly influences travel destination choices and the ease of sharing experiences online has transformed how travellers gather information, as it has become routine for users to share their trips and experiences through posts and check-ins. This exchange of personal experiences contributes to the decision-making process by offering travellers detailed insights into potential destinations.

The advent of Web 2.0 and social media has revolutionized travel decision-making as Kotler et al. (2010) point out, social media is a valuable resource for businesses, providing customers with trustworthy and direct content and the increasing reliance on user-shared experiences, as noted by Icoz et al. (2019) and Tešin et al. (2022), highlights how these platforms have reshaped consumer behavior, making it easier for travellers to make educated decisions based on real-world information.

Moreover, the COVID-19 pandemic provided a catalyst for digitalization for the hospitality and tourism industry. According to António and Rita (2021), the crisis accelerated digitization of procedures, with virtual meetings and productivity tools in technology gaining fast acceptance by most organizations. According to a survey of hotel managers by the authors, digitalization is projected to continue, making previous practices unlikely to return. This shift reiterates the role of user-confronting digital tools and platforms in shaping travel decisions and underscores how technological change, once accelerated, can become entrenched in business culture as well as consumer practice.

2.3 FRIEND-GENERATED CONTENT AND ITS INFLUENCE ON TRAVEL DECISION- MAKING

Social media is currently an essential tool for travellers, especially at the pre-trip planning phase of a visit. Rathore (2020) states that social media platforms like Instagram and TripAdvisor are widely utilized before visiting because they can provide easy access to other people's firsthand experiences. UGC — reviews, blogs, videos, and posts — carries considerable weight, because it is real and true, and users trust it more than formal information or advertising (Fotis et al., 2012).

A highly effective form of UGC is FGC — content created and shared by one's direct social circle. This type of content is more trustworthy, since individuals tend to trust those recommended by their friends and family more so than brands or strangers (Bambauer-Sachse & Mangold, 2011). Philip, Hermawan, and Iwan (2017) point out that consumers often trust individuals who are close to them so that they will not make the wrong decisions, further suggesting that personal relationships play an important role in travel- related decision-making.

Second, trip planning as a process is inherently risky and uncertainty prone. To eliminate such fears, travellers are drawn to credible information. Rathore (2020) explains that UGC — above all when from peers — is employed to exclude uncertainty and enhance confidence in travel decision-making. In doing so, UGC serves the purpose of a social endorsement that simplifies prospects analysis of destinations.

Social media platforms enhance the influence of FGC by having the option to engage constantly and effortlessly. Su, Mariadoss, and Reynolds (2015) argue that ease of sharing common interests and personal life contribute to strengthen friendships and enhance trust. As

social media extends offline friendships to online environments, opinions of friends become even more persuasive. Lenhart et al. (2015) and Reich et al. (2012) confirm that social networks facilitate easy formation of strong relationships with existing contacts, and their recommendations are greatly influential.

Empirical evidence supports the large role played by social UGC in travel behavior. A study by Tešin et al. (2022), involving 853 Serbian respondents, found that 53.8% of the users engage in interactions of travel content in Instagram posts and frequently discover new places through others' posts. A large majority of them had a higher intention to visit destinations viewed presented on the platform, illustrating the manner in which participative content generates interest and informs decision-making.

Osei and Abenyin (2016) also found that social media plays a role in all stages of decision making but more so in the needed recognition and destination evaluation. Travel experiences shared by friends influence others greatly to think about or plan comparable travel arrangements. Duguay et al. (2015) also point out that word of mouth coming from close social contacts remains one of the strongest considerations when planning and booking travel arrangements.

Although UGC is not driven by commercial interest, it is very valuable for tourist businesses. Platforms like TripAdvisor utilize user feedback to attract new travellers (Munar & Jacobsen, 2013). This shows that FGC not only allows individuals to make educated decisions, but is also an implicit marketing system for business in the tourism industry.

In the end, what appear to be huge webs of strangers are in fact communities of close connections in social media. Thus, familiarity and trust lie at the center of UGC's power, and as a result, FGC is an influential determinant of travel destination selection (Hernandez-Mendez et al., 2015; Bambauer-Sachse & Mangold, 2011). Therefore, the following hypothesis is proposed:

H1: Friend-generated content on Instagram has a positive effect on Generation Z's travel destination choices.

2.4 THE ROLE OF INSTAGRAM IN TRAVEL DESTINATION SELECTION

Social networks, especially platforms like Instagram, have increasingly gained significance in consumers' decision-making, mostly when it comes to travel. Social influence, the impact of others' opinions and actions on an individual's behavior, plays a crucial role in the selection of travel destinations. This influence is further amplified by the visual content shared on these platforms (Ho, Rasouli, & Timmermans, 2021). Social networks, like Instagram, provide easy access to several perspectives, detailed information about destinations, and user reviews, assisting in the decision-making development (Kang, 2018).

The growing reliance on social media by travellers has transformed these platforms into trusted sources of information. Rathore (2020) observed that social networks have changed the way people explore and choose travel destinations, with Instagram emerging as a crucial tool in trip planning (Rathore & Narendran, 2019). Furthermore, Fotis et al. (2012) highlight that social networks influence several stages of the decision-making process, from the search for information to the final selection, also serving as an important means of tourism promotion, enabling interaction between destinations and potential travellers.

A concept specially relevant to Generation Z is that of "Instagrammable" destinations, referring to visually appealing places that are ideal for sharing on social media. Asyraf, Maryani, and Andari (2022) note that this phenomenon has become fundamental in the tourism industry, as many travellers now choose destinations based on their ability to generate visually captivating content. Azman et al. (2025) emphasize that platforms like Instagram, due to their visual nature, are effective in inspiring travel by showcasing places that users may not have otherwise considered.

Generation Z is specially influenced by visually appealing content on Instagram. As Asyraf et al. (2022) point out, this generation tends to choose destinations that have already been shared by their friends or influencers. These destinations become reference points, generating a cycle of digital influence that motivates others to visit them. Moreover, the aspirational nature of social media content plays a significant role in this behavior, encouraging Generation Z to explore new destinations and activities, often beyond their original plans (Ki et al., 2020; Azman et al., 2025).

In addition to influencing decisions before the trip, Instagram also plays a significant role after the trip. Tešin et al. (2022) observed that many travellers use the platform to share their post-trip experiences, which further strengthens the destination's image and inspires their followers. Barbe et al. (2019) highlight that Instagram is one of the most effective platforms for generating travel inspiration, helping to spark interest in new destinations. The content shared on Instagram also contributes to build a positive image of destinations and according to Iglesias-Sánchez et al. (2020), this shared visual content is key in shaping a destination's image, making it an important factor in travel decisions. The more a destination is featured in attractive and "Instagrammable" posts, the more likely it is to be perceived as a desirable place to visit. Therefore, the following hypothesis is proposed:

H2: The inspirational value of Instagram content mediates the relationship between friend-generated content and travel destination choice.

2.5 THE FEAR OF MISSING OUT

FOMO is also a timely psychological theory in describing digital consumption patterns, especially among young people such as Generation Z. FOMO is the overall worry that other people might be having fulfilling experiences that one is excluded from, typically triggered by social media exposure (Przybylski et al., 2013). As noted by Tandon et al. (2021), FOMO has become increasingly popular over the last decade, with it uses crossing over into education, psychology, and consumer science.

In tourism, FOMO manifests itself in the form of a desire to replicate online viewed activities, particularly those published by friends, influencers, or travellers. Harahap, Arief, Furinto, and Anggraeni (2022) emphasize that such an emotional desire will form a behavioral desire to visit the same destinations or purchase the same category of tourism products one sees on social media. Their research also indicates that viral tourist destinations can become popular due to FOMO alone, which causes local tourists to keep pace with perceived fashion and not miss shared social experiences.

This is especially true of Generation Z, which is most characterized by its high rates of digital engagement and sensitivity to social patterns. According to Wijayanti, Darmiati, Prabasavika e Maharani (2024), FOMO is felt by its members at a medium to high intensity, and they spend a good amount of time on social media searching for places currently in vogue. This is highly related to Gen Z's tendency to follow trends and not being seen as old, or out of touch with what is socially relevant. To this, these writers note, "participants in this study acknowledged that social media has a big influence on their decisions in choosing travel destinations and activities," so it becomes an imperative to adapt one's decision-making to that which is seen on the internet.

Although FOMO is most commonly associated with anxiety and negative social comparison, it can also be seen as a powerful marketing tactic. Zhang et al. (2022) suggest that FOMO can be utilized by marketers to appeal to consumers by tapping into their psychological and emotional needs, including the need to belong and for social approval. By targeting exclusive or trendy locations, marketers have the ability to influence intention and behavior through crafted content which capitalizes on this psychological process.

Together, these results suggest that FOMO is to not only be a relevant affective driver in the tourism marketing environment but also an intervening factor in the manner how Generation Z interacts with friend-generated and influencer-mediated vacation content. Understanding its role can help to illuminate why destinations rapidly become trendy and how social media is both a spur and an amplifier of shopper demand. Therefore, the following hypothesis is proposed:

H3: FOMO mediates the relationship between friend-generated content on Instagram and Generation Z's intention to choose a travel destination.

2.6 TRUST IN DIGITAL CONTENT

Trust is the strongest predictor of how consumers assess and respond to content posted on online platforms. With modern-day consumers moving away from simple acceptance of communications from brands towards interactivity with content created by fellow consumers (Thoumrungroje, 2014), UGC is becoming the leading decision-making influencing factor—particularly in tourism.

Empirical research shows that users will be more trusting of the content when it is from individuals who share similar interests or social proximity. As Müller and Christandl (2019) narrate, in like-minded communities, it becomes easier to establish emotional ties, and this improves perceived trust. This holds specially true in social media spheres where the social relationship between the consumer and the content creator (e.g., a friend) is a key factor.

Besides, positive social network contacts and high interactivity between users contribute to the creation of stronger trust foundations. Wu and Chang (2005) note that good-quality interaction has the potential to enhance interpersonal trust, especially in virtual travel forums. Similarly, Ayeh et al. (2013) argue that travellers tend to consume information provided by similar interest holders, thus strengthening its credibility.

The conversational nature of UGC not only fosters communication but also serves as an authoritative source of information. User-generated content posted and spread through interpersonal social networks—social media, microblogs, and Instagram—provides opportunities for affective bonding and authenticity (Cox, et al., 2009). Iordanova and Stainton (2019) confirm that UGC is often more believable than official promotional materials, and such believability is a key determinant of consumer attitudes towards tourist destinations.

Niu (2024) discusses that UGC allows consumers to share genuine experiences about products and services, facilitating engagement and building relationships. The study highlights that UGC can significantly enhance brand trust and purchase intention to a greater degree than traditional marketing. Therefore, the following hypotheses is proposed:

H4: Trust in friends' content on Instagram mediate influences travel destination choice and friend generated content on Instagram.

2.7 CONCEPTUAL MODEL

The following conceptual model has been developed based on the insights from the literature review and the proposed hypotheses.

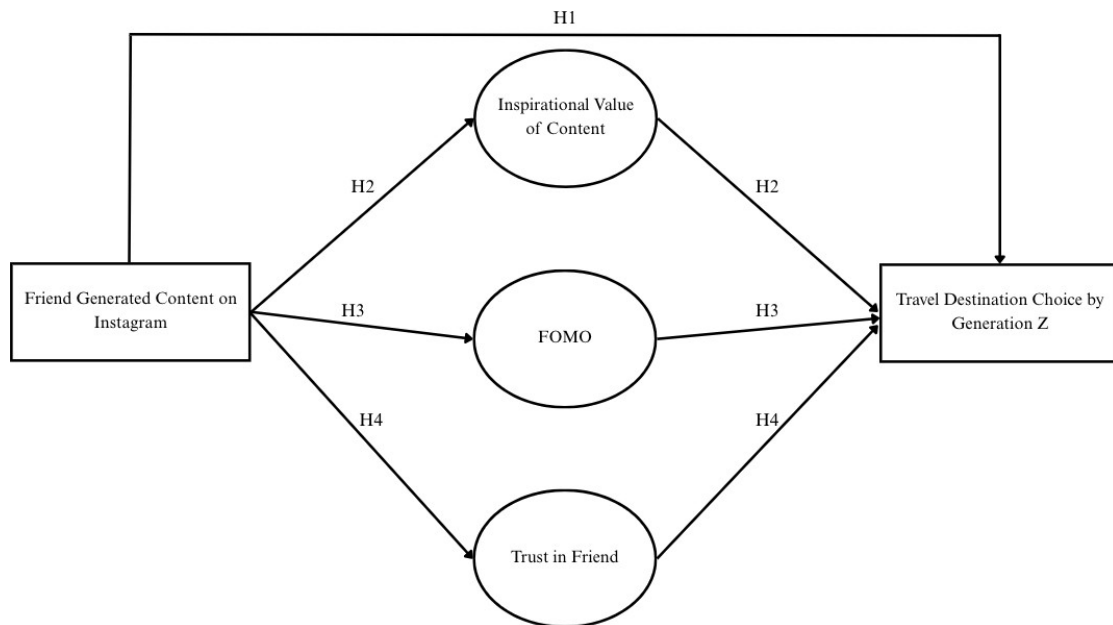


Figure 1: Proposed conceptual model.

3. METHODOLOGY

This section defines the methodology employed in the research, including the overall design and data analysis process. The methodological plan includes a survey research design, including details regarding sampling methods, data collection approaches, questionnaire format, and measuring primary constructs.

A non-probability research design was applied in this thesis to examine the effect of the effect of Instagram's FGC on travel destination choice by generation

z. This too is a category of research that falls under descriptive research in the sense that it is a method where hypotheses are already set and a structured pre-planned form is followed. The hypotheses proposed in the previous section are theoretically grounded and will be tested using data analysis in this study.

Quantitative approach is employed in the research, wherein objective relations among variables could be measured. The main variable of concern is FGCI and Travel Destination Choice. Inspiration Value of Content, FOMO, and Trust in Friends are also included for a better representation of UGC's influence on Generation Z's travel decisions.

3.1 MEASUREMENT INSTRUMENTS

The questionnaire explored the impact of FGCI on Generation Z's travel-related decision-making. A cross-sectional survey was developed, incorporating the following key variables: friend-generated content on Instagram, Travel Destination Choice, Inspirational Value of Content, FOMO, and Trust in Friends.

Table 1
Constructs, adapted items, and sources.

Constructs	Adapted items	Sources
Friend Generated Content on Instagram (FGCI)	FGCI1: I passively accessed to travel-related FGCI via social networking site(s)/ content sharing site(s)/ blog(s)/ tourism-related online forum(s)/ review site(s)	Nguyen and Tong (2022)
	FGCI2: I passively access to travel-related FGCI very frequently	
	FGCI3: I am interested in the travel-related FGCI with interesting contents that I passively accessed	
	FGCI4: I learn new tourism destinations from travel-related FGCI that I passively accessed	
	FGCI5: I learn new things about tourism destinations from travel-related FGCI that I passively accessed	
	IVC1: The travel content shared by my friends on social media inspires me to explore new destinations.	

Inspirational Value of Content (IVC)	IVC2: Seeing my friends' travel posts makes me feel motivated to plan similar experiences.	Böttger et al. (2017)
FOMO (FO)	FO1: I fear that my friends will have a more valuable vacation experience than me.	Çetinkaya and Yıldız (2025)
	FO2: It makes me sad to see my friends having fun on vacation without me.	
	FO3: I spent a lot of time trying to keep track of what was going on around me.	
	FO4: If I miss the opportunity to go on vacation with my friends, I feel sad.	
	FO5: I don't spend a lot of time finding out what my friends are doing.	
	FO6: Even when I'm on vacation, I follow what my friends are doing	
	FO 7: Missing out on a planned vacation with my friends makes me sad.	
Trust in Friends (TF)	TF1: My Instagram friends are trustworthy.	Pop et al. (2022)
	TF2: My Instagram friends are honest.	
	TF3: My Instagram friends are believable.	
	TF4: I trust the travel information provided by my Instagram Friends.	
	TF5: My Instagram friends are more trustworthy than mass media.	
	TF6: My Instagram friends. are more trustworthy than travel agents.	
	TF7: My Instagram friends are more trustworthy than official tourist sites.	
Travel Destination Choice (TDC)	TDC1: How likely are you to make a final decision relating to booking a trip or a travel product due to the influence of FGCI?	Pop et al. (2022)
	TDC2: How likely are you to change your existing travel plans because of the influence of FGCI?	

The survey is presented in Appendix A.

The items for all the constructs are presented in the methodology and were adapted from the existing literature and also from some new articles that relate to with this study, namely FGCI , from Nguyen and Tong (2022), Inspirational Value of Content (IVC), from Böttger et al. (2017), FOMO - from Çetinkaya and Yıldız (2025) , Trust in Friends (TF)- from Pop et al. (2022) and Travel Destination Choice (TDC)- from Pop et al. (2022). Supported by the literature, a questionnaire was developed in English and published online using Qualtrics. A seven-point Likert scale was utilized, in which 1 and 7 refer respectively to strongly disagree and strongly agree, and a five-point Likert scale was used in which 1 = *Extremely unlikely* and 5 = *Extremely likely*.

3.2 DATA COLLECTION

In June, 2025, an online survey was conducted among a sample of Generation Z respondents. Prior to launching the main data collection, a pre-test was carried out to ensure the clarity and functionality of the questionnaire. There were responses totalling 129, where only 101 of them were fully completed and considered analytically valid. These full responses, all from Gen Z respondents, are the final sample. Of these 101 participants, 98 were Portuguese (65 women [66.33%], 32 men [32.65%], and 1 non-binary person [1.02%]), and the remaining 3 were non-Portuguese (2 women and 1 man). The sample totalled 64.36% women, 31.68% men, and 0.99% non-binary persons.

In terms of usage habits on Instagram, 96.04% of the respondents utilized the platform several times a day, and all have identified themselves as regular users. For female respondents, 50.5% mainly utilized Instagram for chatting, and 45.54% utilized it for watching reels and stories. For male respondents, 24.75% utilized Instagram for chatting, and 27.72% for watching reels.

3.3 DATA ANALYSIS

Structural Equation Modelling (SEM) will be utilized to investigate the complexity of cause-and-effect relationships between FGCI and TDC among Generation Z, and the mediating effects of IVC, FOMO, and TF.

4. RESULTS AND DISCUSSION

4.1 ANALYSIS PROCEDURES

An SEM approach was used; that is, the Partial Least Square (PLS) variance-based approach. This methodology examines and predicts the cause-and-effect relationship between the constructs based on quantitative data and qualitative assumptions. PLS was identified as the most suitable method for this research considering the path model in question, which has not been analysed ever before, and the sample size is considered adequate for prediction modelling. The chosen software to perform analysis was Smart PLS 4.

4.1.1 MEASUREMENT MODEL

Table 2 presents factor loadings, composite reliability (CR), Cronbach's alpha (CA), and average variance extracted (AVE) for all the measured constructs within the model. These are used to determine the convergent validity and internal consistency of the constructs. For PLS-SEM, greater emphasis is placed on indicator reliability over model fit. Internal reliability was verified through a check that both CR and CA were greater than the recommended cut-off value of 0.70. While CA is a measure that presumes equal indicator reliability and captures inter-item relations, CR is a more robust measure as it accounts for differences between indicator loadings and is thereby more appropriate for reflective measurement models. Convergent validity, however, was assessed via AVE, and this should be greater than 0.50 for each construct in order to validate that each construct explains more variance than measurement error.

In this current study, the FGCI scale had excellent psychometric properties, with all loadings ≥ 0.707 (0.707-0.840), CR = 0.881, CA = 0.835, and AVE = 0.597, showing strong internal reliability and convergent validity (Table 2). Similarly, the IVC construct too yielded excellent results, with loadings exceeding 0.91, CR = 0.911, CA = 0.805, and AVE = 0.837. FOMO too yielded satisfactory results with loadings of between 0.624 and 0.833, CR = 0.846, CA = 0.778, and AVE = 0.528, although comparatively lower than would have been preferred, still within acceptable limits.". For the TDC construct, the indicators loaded high (0.767 and 0.889), while CR = 0.815 and AVE = 0.689. Though with slightly low CA of 0.559, this is normal for constructs with only two items and is still acceptable (Hair et al., 2022). Lastly, the TF scale proved to be satisfactory for reliability and validity, with loadings ranging from 0.653 to 0.896, CR = 0.882, CA = 0.845, and AVE = 0.519. While TF6 (0.596) and TF7 (0.653) had poorer factor loadings, they were also retained in the model because overall indicators were good.

Two alternative strategies were used to assess discriminant validity: the Heterotrait-Monotrait (HTMT) ratio, and the Fornell-Larcker criterion. The HTMT matrix (Table 3) showed that all the values were below the conservative threshold of 0.90, suggesting empirically discriminant constructs. Nevertheless, the Fornell-Larcker criterion (Table 4)

placed the square root of the AVE (showed in bold along the diagonal) against the inter-construct correlations. In all cases, the square root of each construct's AVE was higher than its correlation with other constructs, thereby confirming discriminant validity.

Table 2

Factor loading, composite reliabilities, Cronbach's alpha, and average variance extracted (n = 101).

Constructs	Loadings	CR	CA	AVE
Friend Generated Content on Instagram		0.881	0.835	0.597
FGCI1	0.729			
FGCI2	0.707			
FGCI3	0.822			
FGCI4	0.840			
FGCI5	0.756			
Inspirational Value of Content		0.911	0.805	0.837
IVC1	0.918			
IVC2	0.912			
FOMO		0.949	0.939	0.677
FO1	0.708			
FO2	0.790			
FO3	0.851			
FO4	0.633			
FO6	0.624			
Travel Destination Choice		0.882	0.845	0.519
TDC1	0.889			
TDC2	0.767			
Trust in Friends		0.882	0.845	0.519
TF1	0.696			
TF2	0.701			
TF3	0.772			

TF4	0.773
TF5	0.823
TF6	0.598
TF7	0.653

Notes: Composite Reliability (CR); Cronbach's Alpha (CA); Average Variance Extracted (AVE); Friend Generated Content on Instagram (FGCI); Inspirational Value of Content (IVC); FOMO (FO); Travel Destination Choice (TDC); Trust in Friends (TF).

Table 3
Discriminant Validity – Heterotrait- monotrait ratio (HTMT) - matrix

	FGCI	IVC	FOMO	TDC	TF
FGCI					
IVC	0.938				
FOMO	0.226	0.164			
TDC	0.415	0.496	0.586		
TF	0.453	0.389	0.220	0.496	

Notes: Friend Generated Content on Instagram (FGCI); Inspirational Value of Content (IVC); FOMO (FO); Travel Destination Choice (TDC); Trust in Friends (TF).

Table 4

Descriptive statistics, square root of AVE, and correlations between constructs.

	Mean	SD	FGCI	IVC	FOMO	TDC	TF
FGCI	5.093	1.302	0.773				
IVC	5.08	1.414	0.797	0.915			
FOMO	3.282	1.319	0.192	0.096	0.726		
TDC	3.015	0.939	0.326	0.344	0.393	0.830	
TF	5.074	1.025	0.385	0.333	0.081	0.357	0.720

Notes: Standard Deviation (SD); Friend Generated Content on Instagram (FGCI); Inspirational Value of Content (IVC); FOMO; Travel Destination Choice (TDC); Trust in Friends (TF).

The diagonal in bold are the square roots of AVE.

4.1.2 STRUCTURAL MODEL

To establish the significance of the structural relations in the model, a bootstrapping process of 5,000 resamples was undertaken using the Bias-Corrected and Accelerated (BCa) confidence interval method. The results are reported in Table 5 and include the standardized beta coefficients (β), t-statistics, R^2 values, and exact p-values for every predicted path in the model. Furthermore, the theoretical model with standardized path coefficients and variances explained (R^2) is graphically presented in Figure 2, which was obtained using the output from SmartPLS.

For the direct relationship among constructs, the effect of FGCI on TDC was found to be statistically not significant. The beta coefficient was -0.057, with a t-value of 0.415 and a p-value of 0.679. Although the model explains 30.7% of the variance in TDC ($R^2 = 0.307$), the low path coefficient and lack of significance indicate that this direct relationship is not supported. Therefore, hypothesis H1 is rejected. On the other hand, mediation analysis provides mixed results for both proposed mediators. First, the mediation of FGCI on TDC through IVC recorded a highly significant and strong relation. The beta coefficient for the indirect effect was 0.797, t-statistic 25.533, and p-value of 0.000. Furthermore, the model explains 63.5% of the IVC variance ($R^2 = 0.635$), confirming the crucial mediating role played by this construct. These findings provide strong evidence in favor of hypothesis H2.

Secondly, mediation through FOMO provided a moderately positive but statistically nonsignificant relationship. Its beta coefficient was 0.192, t-value 1.740, and p-value 0.082. Although the direction of the effect is theoretically consistent, the lack of statistical significance and the limited variance explained in FOMO ($R^2 = 0.037$) suggest that this mediation is not

substantiated. This hypothesis H3, then, is not supported in this model, although the trend observed may be deserving of future study.

Lastly, the mediation of FGCI on TDC through TF was statistically significant. The beta value for this path was 0.385, with a t-statistic of 3.942 and a p-value of 0.000. The model accounted for 14.9% of the variance in TF ($R^2 = 0.149$), reflecting a substantial and noteworthy mediating effect. These findings affirm hypothesis H4 and underscore the role of peer trust in explaining the impact of FGC on travel decisions.

Figure 2, illustrates the structural model with standardized path coefficients and variances explained for all latent constructs, offering a visual impression of the strength and significance of all relationships examined.

Table 5

Parameters estimates, Hypotheses, Beta values, T-statistics, and R^2 .

Independent Constructs	Hypothesis (supported)	Beta	T-Statistics	R^2	P-Value
FGCI x Travel Destination Choice	FGCI impact directly	-0.057	0.415	30.7%	0.679
FGCI x Inspirational Value of Content	FGCI impact Generation Z Travel Destination Choice mediating by IVC	0.797	25.533	63.5%	0.000
FGCI x FOMO	FGCI impact Generation Z Travel Destination Choice mediating by FOMO	0.192	1.740	3.7%	0.082
FGCI x Trust in Friends	FGCI impact Generation Z Travel Destination Choice mediating by Trust in Friends	0.385	3.942	14.9%	0.000

Notes: Friend Generated Content on Instagram (FGCI).

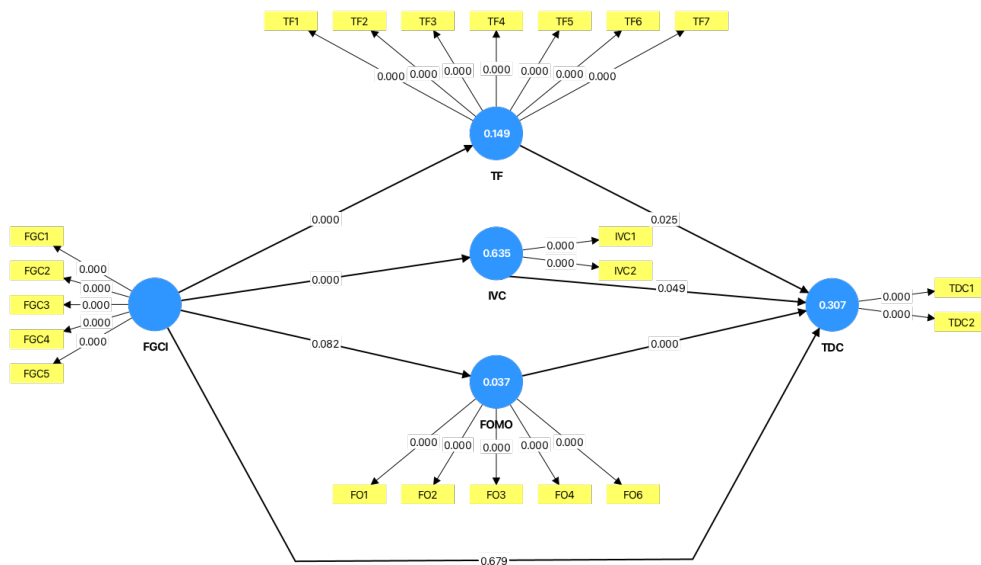


Figure 2: Structural model with path coefficients and R² values (SmartPLS output).

4.2 DISCUSSION

The results in Table 6 reveal substantial evidence of how FGCI influences Generation Z's travel destination choice. As opposed to the first hypothesis (H1), there was no straightforward significant relationship between friends' posted content and travel destination choice. The results reveal that the effect of FGCI is not direct or linear but occurs more effectively through indirect means.

Most importantly, the IVC emerged as the largest mediating variable. As can be seen in Table 6, the path between FGCI and IVC was strongly supported, and it indicates that the inspirational and emotionally engaging nature of content shared by friends is a big contributor to travel interest. This is supported by hypothesis H2 and sustains the idea that attractive and authentic content is the strongest at connecting with Generation Z, described by aesthetic sensitivity and emotional engagement with media. On the other hand, hypothesis H3, where FOMO was considered a mediator, did not hold true. Although the correlation between FGCI and FOMO was positive, the relationship did not reach statistical significance. This indicates that FOMO, although present in Gen Z's online behavior, may not play a critical role in shaping travel destination selection, especially when compared to stronger mechanisms such as inspiration or trust. Hypothesis H4 was confirmed, confirming the mediating role of TF. Table 6 illustrates that peer trust significantly mediates the impact of FGCI on travel behaviors, illustrating the pivotal role of interpersonal credibility on online environments. This conforms with past research, e.g., Pop et al. (2022), who suggest that trust in content creators—most notably those within one's social circle—is more effective than standard adverts or influencer endorsements.

Further, the R^2 values in Table 6 also help us to assess the explanatory power of the model. IVC accounted for the largest explained variance, followed by TDC and TF, while FOMO was the least explained. These results point out that the model can explain inspirational and trust-based processes more than emotionally reactive reactions like FOMO. Theoretically, this study contributes to the literature by shifting the analytical focus from social media influencers to peer-generated content. It draws attention to how authenticity, inspiration, and trust among peers within the travel context impacts on decision-making over traditional influencer marketing. The study thus contributes to the current literature in digital communication in tourism by recording how Generation Z responds to information generated and shared by their immediate social networks.

From a utilitarian perspective, research suggests that destination marketing campaigns need to leverage peer-to-peer content and invite emotionally engaging and genuine user-generated messages. By empowering real travellers to develop and post-motivational content, tourism brands will be able to engage young consumers more credibly and effectively.

Table 6
Hypotheses testing.

Hypotheses	Independent Variables	Dependent Variables	Findings	Conclusions
H1	FGCI	TDC	Non-significant effect ($\beta = -0.057$; $p > 0.10$)	Not supported
H2	FGCI	IVC	Positive and statistically significant ($\beta = 0.797$; $p < 0.01$)	Supported
H3	FGCI	FOMO	Non-significant effect ($\beta = 0.192$; $p > 0.10$)	Not supported
H4	FGCI	TF	Positive and statistically significant ($\beta = 0.385$; $p < 0.01$)	Supported

Notes: Friend Generated Content on Instagram (FGCI); Inspirational Value of Content (IVC); FOMO (FO); Travel Destination Choice (TDC); Trust in Friends (TF).

5. CONCLUSION

5.1 MANAGERIAL IMPLICATIONS

This study provides several relevant takeaways for tourism marketers, destination brands, and social media teams looking to connect with Generation Z—an audience that is digitally native, visually driven, and highly influenced by peers.

One of the main findings is that the inspirational quality of content shared by friends plays a central role in shaping travel choices. This means that for a destination or tourism brand to stand out, it's not just about being visible on social media—it's about being emotionally engaging. Marketers should focus on encouraging real travellers to share visually striking and meaningful moments from their trips. Campaigns that invite users to post authentic experiences—using hashtags, destination stickers, or themed filters—can amplify content that genuinely inspires others within their networks. Another key insight is the power of trust. While influencers still have a role to play, this study shows that Generation Z places stronger trust in content shared by their own friends. For brands, this underlines the need to go beyond traditional influencer strategies. Initiatives like peer-to-peer ambassador programs or simply reposting and highlighting everyday travellers' content can help create a sense of authenticity and credibility that resonates more with younger audiences. Although FOMO didn't emerge as a strong mediator, it's still worth paying attention to. Subtle cues that evoke exclusivity, like limited-time experiences or showcasing “hidden gems”, can tap into this feeling without overdoing it. Marketers should aim to spark curiosity and the sense that something special is happening, rather than overtly pressuring users to act.

Finally, the fact that the direct impact of FGC on destination choice wasn't significant tells us something important: seeing content alone isn't enough to drive action. It's the way content makes people feel and what it makes them believe—whether it's inspiring or trustworthy—that truly influences their decisions. Social media strategies should therefore be designed to emotionally engage, build peer credibility, and connect with Gen Z's desire for meaningful experiences.

5.2 LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

While this study provides invaluable insight into how FGCI influences travel destination choice among Generation Z, there are certain limitations that must be considered.

It should be noted that, the sample, although sufficient for PLS-SEM, was relatively small ($n = 101$ complete responses) and predominantly composed of Portuguese participants. This might weaken the potential for generalizing the findings to other cultures or larger populations of Generation Z. Subsequent research should strive to expand the sample size by including respondents belonging to various geographic and cultural backgrounds to enable cross-cultural comparisons. The study also relied solely on self-reports collected through an online survey. Although this has worked well, it is susceptible to social desirability bias and common method bias. Future research could involve behavioral tracking or experimental studies to validate the influence of FGCI on actual travel behavior. Additionally, only three mediators (IVC, FOMO, TF) were tested in the study. However, other psychological or social constructs such as peer pressure, digital fatigue, or self-presentation motives may also potentially moderate or mediate FGCI, destination choice relationship. Alternative variables can be tested by future researchers to better understand what drives the mechanisms. Lastly, the model controls for heteroscedasticity across constructs (e.g., 63.5% in IVC vs. only 6.5% in FOMO), suggesting that some constructs may not be well operationalized or that other unmeasured variables influence such results. Future research would have to increase measures and utilize longitudinal designs to observe how they evolve over time.

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Appendix A- Questionnaire

Dear participant,

Thank you for taking the time to participate in this study.

This questionnaire is part of a master's thesis in *Data-Driven Marketing*, with a specialization in *Digital Marketing and Analytics*, at Nova Information Management School (Nova IMS) – Universidade Nova de Lisboa.

The aim of this research is to explore how content shared by friends on Instagram — known as *Friend-Generated Content (FGC)* — influences travel destination choices, particularly among members of Generation Z. Your responses will help deepen the understanding of digital behavior in the context of tourism and travel decision-making, contributing valuable insights to academic research.

Your participation in this study is entirely voluntary, and you may withdraw at any time without any consequences.

The estimated time to complete the questionnaire is 5 to 7 minutes. All responses will remain anonymous and confidential, and will be used solely for academic purposes. No personally identifiable information will be collected, and all data will be securely stored and analyzed in aggregate form.

By continuing, you are giving your informed and voluntary consent to participate.

If you have any questions about the study, feel free to contact me at: 20231401@novaims.unl.pt

Thank you very much for your time and contribution.

1. Demographic and exploratory behavioral questions:

1. Which of the following age groups do you belong to?

- 13–17
- 18–22
- 23–27
- 28–35
- 36 or above

2. Indicate your gender
 - Male
 - Female
 - Non-binary/third gender
 - I prefer not to say
3. Are you Portuguese?
 - Yes
 - No
4. What is your current occupation?
 - Student
 - Employed full-time
 - Employed part-time
 - Unemployed
 - Other: _____
5. Do you use Instagram?
 - Yes
 - No
6. How often do you use Instagram?
 - Multiple times a day
 - Once a day
 - A few times per week
 - Rarely
 - Never
7. What do you usually use Instagram for? *(select all that apply)*
 - Chatting / Staying in touch with friends
 - Watching stories and reels
 - Finding travel inspiration
 - Following influencers
 - Posting photos/videos
 - Searching for products/services

2. MAIN CONSTRUCTS

(Answer the following using a scale from 1 to 7: 1 = Strongly disagree | 7 = Strongly agree)

1. Friend Generated Content
 1. I passively access travel-related content shared by friends on Instagram.
 2. I frequently come across travel-related content shared by friends.
 3. I find the travel-related posts shared by my friends interesting.
 4. I discover new travel destinations through my friends' Instagram content.
 5. I learn new things about destinations from my friends' Instagram posts.
2. Inspirational Value of Content (IVC) Fear Of Missing Out (FOMO)
 6. The travel content my friends post inspires me to explore new places.
 7. My friends' travel posts motivate me to plan similar trips.

3. Fear Of Missing Out (FOMO)

8. I fear that my friends will have better vacation experiences than me.
9. It bothers me to see my friends enjoying holidays without me.
10. I spend time trying to keep up with what my friends are doing.
11. Missing a trip with my friends makes me feel left out.
12. I don't really care what my friends are doing on holiday.
13. Even when I'm travelling, I check what my friends are posting.
14. I feel bad when I miss a planned trip with my friends.

4. TRUST IN FRIEND'S CONTENT (TF)

15. I consider my friends on Instagram trustworthy.
16. I believe my friends are honest when posting about travel.
17. My friends' travel content is credible.
18. I trust the travel advice shared by my friends.
19. My friends' opinions are more trustworthy than traditional media.
20. I trust my friends more than travel agents.
21. My friends are more reliable than official tourism websites.

5. TRAVEL DESTINATION CHOICE (TDC)

(Answer the following using a scale from 1 to 5: 1 = Extremely unlikely | 5 = Extremely likely)

22. How likely are you to choose a travel destination based on your friends' Instagram posts?
23. How likely are you to change your travel plans after seeing a friend's Instagram content?

Appendix B- Ethics Committee



This is to certify that

Project No.: **DDMKT2025-11-79428**

Project Title: **The Effect of Instagram's Friend Generated Content (UGC) on Travel Destination Selection by Generation Z**

Principal Researcher: **Beatriz Cantinho**

according to the regulations of the Ethics Committee of NOVA IMS and MagIC Research Center this project was considered to meet the requirements of the NOVA IMS Internal Review Board, being considered **APPROVED** on 11/7/2025.

It is the Principal Researcher's responsibility to ensure that all researchers and stakeholders associated with this project are aware of the conditions of approval and which documents have been approved.

The Principal Researcher is required to notify the Ethics Committee, via amendment or progress report, of

- Any significant change to the project and the reason for that change;
- Any unforeseen events or unexpected developments that merit notification;
- The inability of the Principal Researcher to continue in that role or any other change in research personnel involved in the project.

Lisbon, 11/7/2025

NOVA IMS Ethics Committee
ethicscommittee@novaims.unl.pt

Scr



NOVA Information Management School
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