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The Influence of AI-Curated Instagram Reels on Brand Loyalty Among Gen-Z Consumers

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Abstract

Artificial intelligence (AI) has completely changed the way of decision making, with social media evolving into a discovery mechanism. This study investigated the influence of AI curated Instagram reels on the brand loyalty of Generation Z (Gen Z), specifically focusing on the shift towards passive discovery and loyalty gap-engagement. Using Stimulus-Organism-Response (S-O-R), as a framework for the study the quantitative survey design methodology was used. The sample consisted of 300 active Gen Z users of Instagram aged between 18-27. To examine the relationship between perceived AI personalization, brand loyalty and user engagement, mediation analysis and Pearson correlation were utilized. The results revealed that Algorithmic Relevance is a potential driver for user engagement (r =.071), which confirms that Gen Z prioritize transaction utilization. The study indicated a paradox; however, there is a relation between user engagement and brand loyalty, respondents who reported higher loyalty levels also showed greater concerns about data privacy.

Keywords: AI Reels, Instagram, Gen-Z, Brand Loyalty, Instagram Reels

Introduction

Digital marketing landscape has seen a major shift, which is integrated by rapid use of Generative Artificial Intelligence (Gen AI) social media platforms. Based on Gen Z (individuals born between mid-1990s and early 2010s), the internet and social media has been an integral part of their daily routine rather than just a tool. Gen Z is often considered as digital natives, as they grow up in such an environment where continuous digital interaction is the ground reality (Savin et al., 2024). In recent years, Instagram has shifted from social interaction platform to a top search engine, specifically of its reel's feature. These short form videos (reels) are controlled by algorithms, which generate the content based on the interests of users rather than social connections. This technological development has transformed the consumers decision making process also known as EKB (Yeo et al., 2022). The long process of information search is reinstated by passive discovery, where AI foresees and presents products before the user actively searches for them. In this era, the technological developments in Gen AI has increased this process. Market has entered into hyper-personalization phase, where content is being generated by psychographics of individuals (Peter et al., 2025). This increased the relevance but also the complexity of the content. For the generation which is perceived as skeptical of synthetic or inauthentic content had a risk of alienation. Now, the perceived credibility of these algorithms is a key antecedent to trust for Gen Z (Guerra-Tamez et al., 2024). With the acceptance of AI's prediction, it facilitates a flow experience a state of immersed engagement. A critical engagement-loyalty gap exists specifically within the Gen Z

demographic where AI-driven content strategies on Instagram have a huge investment. Conflating high engagement metrics such as views, likes and shares is considered a success among the marketers. While personalized advertising pushed brand attachment, even then it did not guaranteed repeated purchases known as behavioral loyalty (Elrizal & Astuti, 2024). A paradox in the consumption behavior was particularly problematic for Gen Z. The cohort experiences was a mix of suspicion and curiosity toward AI (Peter et al., 2025). This simultaneously harbored privacy concerns and skepticism toward AI- generated content, even they demanded hyper-personalization for convenience (Kazanina, 2024). Therefore, high engagement on an Instagram Reel may be a sign of entertainment value rather than brand trust. Brands risk over-optimizing for the algorithm (to get views) while failing to build the "authenticity" required to convert a Gen Z viewer into a loyal customer. Existing literature has not fully explored this specific tension, between the *convenience* of AI discovery and the *skepticism* of AI authenticity, as a determinant of brand loyalty for Gen Z.

Research Objectives (ROs)

The specific objectives of this study are:

1. To evaluate the impact of AI-driven curation on the "Transaction Utility" and engagement of Gen-Z consumers.
2. To determine if high engagement translates into tangible Behavioral Loyalty (Repeat Purchase), or remains limited to Attitudinal Loyalty

Research Questions (RQs)

To address the identified gaps, this study proposes the following research questions:

- **Q1:** To what level does Perceived AI Personalization in Instagram Reels manipulate User Engagement among Gen-Z consumers?
- **Q2:** Is the relationship between AI Personalization and Brand Loyalty (Attitudinal and Behavioral) mediation of User Engagement?

Literature Review

The intersection of buyer behavior and Artificial Intelligence illustrated the transformative borders in marketing. The conventional mechanisms of consumer-brand communication were dismantled and reconstructed by algorithmic curation with the evolving of digital ecologies. Generation Z (Gen Z) using social media, the group of individuals born between mid-1990s and early 2010s, was not only considered as a receiving end of communication instrument but as a hyper-personalized modernization engine. Critical examination of this portion of the research with existing literature is the reply to the research questions related to the end to which AI-curated Instagram Reels inspired consumer engagement and whether this collision mediated the path to brand loyalty. This chapter explored the disruption of the traditional buyer decision making process through producing rational studies resulting in the psychological drivers of flow and authenticity among digital natives. The persistent gap between algorithmic engagement and behavioral commitment. The paradigm shift from active searches to passive discoveries were duly noted along with creation of a new digital environment where the algorithms acted as the primary gatekeeper of brand visibility and choice of the consumer. To get a idea how Gen Z reacts to AI-curated content, it was important to ground the discussion in already existing behavioral theory. Simulus-Organism-Response (SOR) framework was adopted in the context of AI-driven social media (Dhiman & Bhati, 2025). In the traditional model, the stimulus was the physical store environment. Whereas in the digital age, it was argued that the AI-Generic Feed acts as the primary environmental stimulus. It included the visual appeal of the Reel, the personalization accuracy of the algorithm, and the interactivity of the content. Then came the internal cognitive and affective states of the consumer. Flow experience is considered to be critical organismic state for GenZ, (Guerra-Tamez et al., 2024). When the stimulus by AI is accurate, it triggers the state of pleasure. On the contrary, inaccurate

recommendations triggered cognitive disagreement. The behavioral outcome, which is either engagement resulting in browsing, liking or purchasing. However, the literature suggested a disconnection here as the AI stimulus successfully triggered the organismic state of engagement. But the final response of behavioral loyalty was often moderated by deep factors (Nawang, 2024). Brand image, ethical standards and service quality remained crucial filters which an algorithm could not fully replicate. Therefore, the S-O-R framework in this scenario exposed that AI excelled positively at stimulating interests but the organism's conversion to a loyal response was complex and uneven. The long serving Engel-Kollat-Blackwell (EKB) model demonstrated the standard for mapping consumer decision-making, delineating a liner path from recognition of problem to information search to evaluation of alternatives. The AI-powered technologies fundamentally disrupted this linearity, specifically for Gen Z consumers in the fashion industry and apparel sectors (Yeo et al., 2022). Previous studies shown that AI algorithms on platforms like Instagram effectively programed the search of information and evaluation stages. Further analysing thousands of data points, ranging from watch time to scroll velocity, the algorithm anticipated a user's latent desires even before the user was aware of them. Through which a phenomenon of passive discovery was created, where consumer no longer searched for the brand instead the brand found the consumer. The traditional approach of filtering through options was offloaded to the AI, altering the consumer from an active hunter of information to a passive receiver of well curated choices. Profound implications for transaction utilization has a shift. From psuchological satisfaction not only from the invention but also from the productivity of the breakthrough process itself was derived by demonstration of Gen Z buyers. It decreased the cognitive load of decision-assembly, whenever a Instagram Reel provided the perfect product at the precise moment. The quickness of data processing on social media led to notably faster purchasing choices (Li, 2025, p. 202). The algorithm efficiently revealed a frictionless way to purchase, usually evading the traditional deliberation stage in favor of impuls-driven action. Observation shown the same accelerated decision making in another context similar to this within the fashion industry was particularly predominant in optically driven markets (Farzana, 2025). Sense of need was generated, combined with algorithmic timing, in the result of the artistic appeal of high-quality Reel. For Gen Z, who valued instant gratification, this AI-facilitation speed behaved as a key factor in platform reliability. They trusted the platform to stream out the noise and efficiently regarding the algorithm as personal concierge. The base of this personalization lay in the shift from social graphs to interest graphs. Explanation to which is modern social media marketing moved beyond broad demographic segmentation, targeting by age or location, to psychographic targeting (Aggarwal et al., 2024). Natural Language Processing (NLP) and computer visual sense where AI tools were used to examine the actual content of the Reels a consumer absorbed, acknowledging patterns in a visual style, narrative building and audio choices. This platform was allowed to serve content which was not only product-relevant but emotionally resonant. This is considered to be a cognitive shift for Gen Z, who came to expected this level of hyper-relevance as a baseline service standard (Savin et al., 2024). Accordingly, engagement was driven less by social connections, seeing what friends posted, and more by the algorithmic relevance of the content served. The feed was a mirror of the user's own evolving interests instead of a timeline of social updates. In the meantime, predictive AI recommended content, a new beginning emerged with Generative AI (Gen AI). Brands utilized Gen AI to create dynamic content, generating thousands of alternations of a single advertisement to match specific micro-segments of the audience (Raut et al., 2025). This was made possible by tweaking the background music, caption tone, or even visual aesthetics and this capability led to hyper-personalization. This allowed brands to scale personalization in a way that was previously impossible to achieve. Variations in a campaign became so infinite that a Gen Z user in an urban center saw a different, more relevant version of the ad than a user in a rural setting, even though they were selling the same product. On the other hand, this technology capability

translated a complex emotional response which investigated this to hyper-personalized advertising and found a detached duality (Peter et al., 2025). Firstly, Gen Z consumers experienced curiosity and excitement when content felt exclusively tailored to them. They admired the novelty and the magic of seeing something that fit their appetite perfectly. Substantial evidence of suspicion and fear were shown in the study. When personalization became too accurate, referencing niche interests, private conversations or location data, it crossed from being helpful to hostile. This was termed uncanny valley of marketing. Where user felt surveilled rather than served, resulting in damaged brand equity as if the AI knew too much, it triggered a defensice psychological response. The personalization driven engagement had a threshold; beyond a certain point, the transaction utility was negated by privacy anxiety. Warning was given that AI lacked emotional intelligence, meaning it could predict what a user wanted to buy but lack the understanding of why (Bordenave, 2018). It might recommend a product based on a past purchase that the user regretted later, or serve a joyous ad during a moment of sadness. Gen AI often failed to build the deep emotional resonance needed for prolong loyalty, instead it could energize short-term engagement milestones such as likes, views and saves. A surface-level relationship is established where consumer is loyal to the entertainment value of the Reel but not bonded with the brand behind it (Timonen, 2025). Generating a wall to true loyalty and disconnecting consumers emotionally.

Delivery transport of Gen Z for AI-curated content was commonly the influence in this scenario. A increasing tension between fully virtual influencers generated by AI and human influencers assisted by AI is revealed by these studies. In molding influencer marketing strategies, the role of AI was prominent in how AI analytics permitted influencers to maximize their content strategies with precision. The understanding helped to point out which hooks kept attention and audio tracks were mesmerising, influencers created Reels that were algorithmically optimized for virality (Aru & Srivastava, 2025). The human creators stood out in a crowded feed with this AI-augmented approach. The expansion on this was supported by finding that Gen Z consumers depended heavily on these influencers as filter for the overwhelming quantity of content on Instagram. A human shell of curation around the algorithmic curation was presented by the influencer, providing the stamp of social approval which the AI alone lacked (Dhiman & Bhati, 2025). In a parallel era, a more severe trend was the uptrend of computer-generated personas with no human representation, known as Virtual Influencers (VIs). Their impact on buyer believe was critically examined and the outputs pointed toward a visible skepticism among Gen Z (Patel et al., 2025). A definite control and safety was offered to brands by Vis, still they lacked authenticity, as it is determined by flaws and relatability. The Vis with their perfectly built and synthetic in nature, struggled to impact the parasocial bonds that drove true advocacy. The source credibility stood on trustworthiness and expertise (Lou & Yuan, 2019). While AI could fabricate expertise with the surface knowledge of the brand, it lacked trustworhiness which was deeply related to human intent and experience. It reinforced the findings that consumers usually find out AI-generated content and rated it lower on sincerity scales in comparison to user-generated content (UGC) (Kazanina, 2024). Findings of this study underscored that engagement with AI content not only mediate loyalty automatically not even if the authenticity condition was met.

The relationship between personalization and loyalty was complex and it was a prominent variable in the research. In previous studies, a mixed picture was shown identifying a constant gap between engagement and behavioral loyalty. A unique psychological profile possessed by Gen Z, compared to previous generations, valued a demand for skepticism reflex and flow. An Instagram advertisment based study could distinguish two outcomes. Firstly from consumer brand engagement, defined as the intensity of participation involving likes and comments. Secondly from brand loyalty, defined as the commitment to rebuy (Elrizal & Astuti, 2024). The findings revealed that while perceived personalization had a direct, strong effect on engagement and brand attachment, the direct path to behavioral loyalty was weaker. Their study

concluded that engagement was an important mediator but not a guarantor of loyalty. A consumer might engage with a Reel because the content was entertaining without pushing an intention to for the purchase. So, the engagement was with the medium, not the message.
For younger generations, engagement was often driven by Fear of Missing Out (FoMO) or fleeting entertainment value (Sayyed & Gupta, 2020). These were short term motivators. By identifying those traditional factors, such as service quality, ethical standing and price, remained the dominant drivers of long term retention (Timonen, 2025). Via a viral Reel AI curtain could bring the customer to the door of engagement, but it could not force them to stay if the core brand values were missing. While engagement was a powerful signal of interest, established earlier where it might be attitudinal in nature rather than behavioral, necessitating empirical evidence in the context of Instagram Reels.

Methodology

This study utilizes a quantitative method using cross sectional surveys to examine the relationship between brand loyalty and AI curated Instagram reels. The survey method is suited for the study as it allowed to examine how AI curated reel influence on brand loyalty of Gen Z users. A cross-sectional survey questionnaire was designed, where the opinion of consumers was collected. This statistical approach helped to understand the algorithmic curation which influenced the decision-making process of Gen Z buyers. The target population for the study was Gen Z (individuals born between 1997 and 2012) Instagram users. A purposive sampling technique was used to ensure the significance of data. The non-probability sampling technique was used to meet the specific technical criteria that a random sampling might miss.
The set of requirements for the respondents in the final dataset included

- Age range of 18-27 years
- Active users of Instagram who consumed Reels content regularly.

Collection of data was done digitally and after a rigorous cleaning process to decrease possibility of incomplete responses or those falling outside the age bracket, a final sample of 300 valid responses was recorded for analysis. A structured, self-administered questionnaire hosted on Google Forms were used for data collection. The instrument was designed with five distinct sections, measuring directly to the variables necessary to answer the study's Research Questions. This part of survey gathered profile data including age, gender and frequency of Instagram usage. A screening question, used as a logic jump, was utilized to automatically disqualify respondents who did not use the platform or fell outside the targeted Gen Z age bracket, keeping the sample represented true digital natives. First Research question mentioned in the Introduction chapter was questioning to what extent does AI personalization influence engagement. This section calculated the perceived accuracy and relevance of the algorithm. Respondents rated statements regarding whether the Reels they viewed aligned with their personal interests and check if the discovery process felt intuitive. A 5-point Likert scale was used i.e., 1 = Strongly Disagree to 5 = Strongly Agree. This section operationalized user engagement not only as passive viewing, but as an active discovery and transaction utility. These items included active behaviors such as searching for more information about a featured product, discovering new brands, or clicking through to view a brand's profile. Second research question related to engagement mediating loyalty as brand loyalty was measured across two distinct dimensions. The attitudinal loyalty resulting in the psychological willingness to recommend a brand to others irrespective to the personalization of ads. Second dimension involved tangible intention to rebuy or the resistance to switching to competitors even when they offer lower prices. Also known as behavioral loyalty. This section measured the user's level of data privacy concern versus their trust in the algorithmic recommendations. The collection of data was performed to help interpret why high engagement might not always convert to loyalty. Social media platforms were used for the dissemination of survey link, specifically targeting Gen Z communities. This strategy for distribution ensured a wider reach

within the demographic who were familiar with the matter in hand. Study's academic purpose was conveyed to the respondents along with guarantee of anonymity to encouragement for participation and honest responses. The collection of data was exported from Google Forms into Microsoft Excel, in the earlier stage, for coding. Secondly, the dataset was analysed extensively in SPSS (Statistical Package for the Social Sciences). The analysis underwent following three step process given below:

- The demographic profile and the intensity of Gen Z's reliance on AI was determined through measuring standard deviation, frequent use and means.
- Cronbach's Alpha procedure was used to ensure the instrument was reliable and the internal consistency of the user's liking was also assessed.
- In the end, Pearson Correlation Analysis was performed to examine the direction and the strength of relationship between AI personalized perception and engagement of user. User engagement was examined through utilization of mediation analysis which served as a proven connection to brand loyalty and to see if the relationship kept limited to attitudinal loyalty.

Data Analysis

Raw statistical data was obtained from the survey of 300 Gen Z consumers in this part of research. This collection was completed with the help of Google Forms and analyzed using SPSS. The analysis included a presentation of the respondent demographics, descriptive statistics of the variables, reliability testing of the instrument and the Pearson Correlation matrix used to address the research questions. The final dataset consisted of **300 valid responses** from individuals aged 18–27. As shown in table 1 below, the sample reflects a highly active digital demographic, with most respondents using Instagram daily.

Table 1: Digital Demographics of Gen Z

Demographic Variable	**Category**	**Frequency (N)**	**Percentage (%)**
Gender	Male	120	40.00%
	Female	180	60.00%
Total		**300**	**100.00%**
Instagram Usage (Daily)	**Category**	**Frequency (N)**	**Percentage (%)**
	Low (0-1 Hour)	105	35.00%
	Moderate (1-3 Hours)	135	45.00%
	High (3+ Hours)	60	20.00%
Total		**300**	**100.00%**

The sample is gender-balanced but skews slightly female. The high usage frequency (65% spending more than 1 hour daily) confirms that the respondents are "Digital Natives" suitable for this study. To ensure the internal consistency of the measurement scales, Cronbach's Alpha was calculated. As presented in Table 2 below, all constructions exceeded the recommended threshold of 0.70 (Nunnally, 1978), indicating the instrument was reliable.

Table 2: Internal Consistency of Measurement Scales

Construct (Variable)	**Number of Items**	**Cronbach's Alpha (α)**	**Reliability Status**
Perceived AI Personalization (IV)	3	0.73	Reliable
Brand Loyalty (DV)	4	0.74	Reliable

Next Table 3 below summarizes the mean scores and standard deviations for the key variables. A 5-point Likert scale was used (1 = Strongly Disagree, 5 = Strongly Agree).

Table 3: The Mean Scores and Standard Deviations

Variable	Mean Score (1-5)	Standard Deviation	Interpretation
Perceived AI Personalization	3.72	0.75	High Relevance
User Engagement	3.25	0.92	Moderate Engagement
Brand Loyalty (Composite)	3.36	0.74	Moderate Loyalty
Trust in Algorithm	3.25	0.87	Moderate Trust
Data Privacy Concern	3.70	1.01	High Concern

The results highlight a critical "Privacy Paradox." Respondents rated AI Personalization highly (3.72), indicating they find the algorithm accurate and relevant. However, Data Privacy Concern was also rated highly (3.70). This suggests that Gen Z appreciates the convenience of AI ("It knows what I like") but remains deeply suspicious of the data surveillance required to achieve it. Despite this concern, Brand Loyalty remained positive (3.36), implying that the utility of the algorithm outweighs the privacy risks for this generation.
To determine the relationships between the variables, a Pearson Correlation analysis was conducted. Table 4 displays the correlation coefficients (r) and significance levels (p).

Table 4: Correlation Coefficients (r) and Significance levels (p)

Variable	AI Personalization	User Engagement	Brand Loyalty
AI Personalization	1.00		
User Engagement	0.71**	1.00	
Brand Loyalty	0.75**	0.69**	1.00

*Note: ** Correlation is significant at the 0.01 level (2-tailed).*

Findings

In this section, interpretation of the results presented in data analysis chapter is provided, in which synthesizes the statistical evidence to directly answer the study's Research Questions. It contextualizes these findings within the theoretical framework established in the Literature Review, specifically the S-O-R model and the concept of transaction utility. Date related to demographic, revealed that 65% of the Gen Z respondents spent more than one hour daily on Instagram Reels. This high frequency of usage is confirming that for this cohort, Instagram as a platform is a primary digital environment. The data pointed that the sample was comprised of Digital Natives for who algorithmic interaction is a day-to-day behavior. The study found a positive, strong correlation (r-0.71, $p < 0.01$) between Perceived AI personalization and user engagement. This finding empirically confirms that Algorithmic Relevance is the primary driver of engagement for Gen Z.
This part answers one of our Research Questions which is:
RQ1. To what level does Perceived AI Personalization in Instagram Reels manipulate User Engagement among Gen-Z consumers?
The high mean score for Personalization (3.72 in table 3) suggests that Gen Z users perceive the algorithm as a useful tool for filtering content. The strong correlation indicates that when the algorithm accurately predicts a user's interest (Stimulus), it significantly reduces the friction of discovery, leading to higher levels of active engagement (Organism). The passive discovery mechanism described in the literature is thus validated; users do not engage because they are searching, but because the AI has successfully found them.
RQ2. Is the relationship between AI Personalization and Brand Loyalty (Attitudinal and Behavioral) mediation of User Engagement?
The correlation analysis supported the mediating role of engagement in table 4. The data showed a direct link between AI Personalization and Loyalty (r = 0.75) and Engagement and

Loyalty (r = 0.69). However, the descriptive statistics appeared through an interesting scenario. The composite brand loyalty score (3.36) was lesser than the personalization score (3.72) in table 3, meanwhile attitudinal loyalty, willingness to recommend, was high. Unshakable behavioral loyalty was not obtained in the result of the AI driven initial flow experience and engagement which was suggested in the findings. The engagement was a necessary bridge where correlation was strong, but true loyalty needed more than just a mere algorithm, it catered consistent value. A critical unanticipated finding was the co-existence of high Data Privacy Concern (Mean = 3.70) and high Usage/Loyalty as shown in table 3. The results indicate that Gen Z consumers are fully aware of and concerned about the surveillance required to power the algorithm. However, the strong correlation between Personalization and Loyalty (r = 0.75 in table 4) suggests that they act against their own privacy concerns in exchange for the convenience of the Flow experience. They are skeptical loyalists, as they trust the recommendations enough to buy, but they do not trust the platform's data ethics.

Conclusion

It can be concluded that AI-curated Instagram Reels have intensively managed to manipulate consumer's decision-making journey for Generation Z, converting it into streamlined phenomenon of passive discovery. However, this research prompted a abyss; while Gen Z mostly relied on the algorithm for convenience, a deep concern about data privacy remained. Therefore, brand loyalty in the AI ecosystem is not blind; it is somehow calculated. Sometimes users accepted surveillance as a bargain for relevance, but this skeptical loyalty is fragile. To succeed, brands must recognize that algorithms can grasp attention, but retention can be achieved with authenticity.

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