

The Implementation of Self-Congruency Theory on Online Impulse Buying Intentions Mediated by Consumer Confidence in Online Shopping Towards Gen Z

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Abstract

This research focuses on Online Impulse Buying Intentions, defined as the motivation to purchase items without planning while browsing online sites, often triggered by product recommendations. The study employs the Self-Congruency Theory framework, which explains how the alignment between consumer identity and perceptions of influencers or products facilitates impulsive behavior. A contradiction exists in the literature regarding the relationship between Influencer–Product Congruence and Online Impulse Buying Intentions: some studies find a direct influence, while others do not. To address this, a research model was developed to test the influence of Consumer – Influencer Congruence, Consumer – Product Congruence, and Influencer – Product Congruence on Online Impulse Buying Intentions. This model integrates Wishful Identification as a moderating variable and Consumer Confidence in Online Shopping as a mediating variable. The main contribution of this study is to expand the theoretical model by incorporating Consumer Confidence in Online Shopping as a mediating variable. This addition aims to provide comprehensive insights into the psychological mechanisms underlying impulsive behavior in online shopping. These findings suggest that direct congruence between the consumer and the influencer, and between the consumer and the product, is a strong driver of Online Impulse Buying Intentions. The recommendation is that marketers should focus on creating strong congruence between consumer values and the influencer’s image, as well as product suitability with the consumer's lifestyle, as these factors directly trigger Online Impulse Buying Intentions.

Keywords: Social Media Influencer; Consumer Confidence; Online Impulse Buying Intentions

1. Introduction

Online impulse buying intentions is the motivation to buy items without planning while exploring online sites, often triggered by special offers or product recommendations ([Chen, Su, & Widjaja, 2019](#)). ([Rook and Fisher, 1995](#)) explain that impulsive buying is essentially a

decision to purchase that arises suddenly, influenced by emotions, and made without considering the long-term effects. In the online context, [Beatty and Ferrell \(1998\)](#) suggested that elements such as mood, personal characteristics, and environmental motivation play an important role in the emergence of impulsive intentions. Recent research also shows that consumers' tendency to make impulse purchases on the internet is influenced by several digital factors, including visual design, limited-time offers, product recommendations, and convenient payment processes ([Sintia, Siagian & Kurniawati, 2023](#)). These elements encourage consumers to make unprepared purchases ([Chan, 2018](#); [Zhao et al., 2021](#)). Accordingly, the tendency to make impulsive online purchases can be understood as the result of interactions among buyer characteristics, emotional factors, and the immediate digital shopping environment, which can prompt spontaneous behavior.

Results from earlier studies on the relationship between influencer-product congruence and online impulsive buying intentions have been conflicting. Many academics contend that influencer-product congruence directly contributes to the development of online impulsive buying intentions ([Belanche et al., 2020](#); [Cheah et al., 2024](#); [Leung et al., 2022](#); [Min et al., 2019](#)). However, [Koay & Lim \(2025\)](#) present a contrary perspective, arguing that influencer-product congruence has no direct impact on online impulsive buying intentions. Thus, the purpose of this study is to investigate if influencer-product congruence actually influences online impulse buying intentions.

The novelty of this study lies in expanding the model linking influencers, products, and online impulse-buying intentions by including consumer confidence in online shopping as a mediating variable. This addition is based on a study ([Raja et al., 2024](#)) that demonstrates that consumer confidence in online shopping plays a significant role in online impulse-buying intentions. Consumer confidence in online shopping is closely associated with individuals' inclination to engage in online purchasing, as consumers with high confidence tend to believe that online platforms are trustworthy and capable of protecting their personal data. This perception of security fosters trust, which, in turn, facilitates impulsive purchasing behavior, as reduced risk and reduced hesitation encourage consumers to make spontaneous online purchase decisions ([Tran, 2022](#)).

2. Literature Review

2.1 Self- Congruency Theory

According to [Koay and Lim \(2025\)](#), self-congruency theory provides a theoretical and empirical foundation for influencer marketing research by explaining how consumers align their self-identity with perceptions of influencers or products, thereby facilitating impulsive behavior and digital decision-making. They emphasize that the psychological motivation behind consumers' tendency to follow influencers or market products, engage with them, and make impulse purchases due to perceived similarity can be explained by self-congruency ([Sintia, Siagian & Kurniawati, 2023](#)). This theory is particularly relevant in the Indonesian Gen Z context, where influencer authenticity drives perceived value and trust, leading to higher engagement and purchase intentions ([Anggraini, Siagian & Yusran, 2023](#)).

2.2 Research Model and Hypotheses

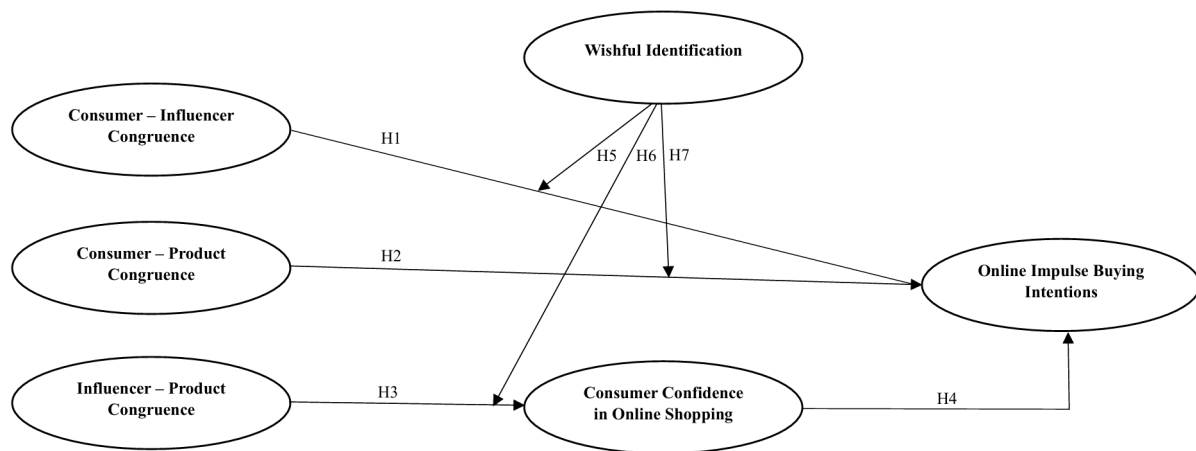


Figure 1. Research Model

Source: Authors' Own Compilation

According to this model, consumer-influencer congruence, consumer-product congruence, and influencer-product congruence are independent variables. There is also a moderating variable, namely wishful identification. In addition, consumer confidence in online shopping serves as a mediating variable. The dependent variable is online impulse buying intentions. According to the model in Figure 1, the hypotheses made for the purposes of this study are as follows:

Self-congruency theory posits that consumers are more likely to engage in behaviors that align with their self-image, including impulsive purchases when they perceive similarity with an influencer (Koay and Lim, 2025). Previous studies have shown that when consumers perceive congruence between their self-concept and an influencer's persona, it triggers emotional resonance, leading to spontaneous online buying intentions. For instance, Shan et al. (2020) found that consumer–influencer congruence enhances parasocial relationships, which, in turn, boost impulse buying in social media settings. Similarly, Tafheem et al. (2022) demonstrated in a survey of social media users that greater self-influencer alignment positively predicts unplanned purchases by reducing cognitive dissonance and amplifying emotional appeal. Belanche et al. (2021) reported in their experimental study that congruence between consumer values and influencer traits directly influences impulsive decisions on platforms like Instagram. Additionally, Koay et al. (2023) confirmed through structural equation modeling that consumer–influencer fit drives online impulse intentions by fostering aspirational identification and immediate gratification. Hence, it is argued that high levels of consumer–influencer congruence lead to online impulse buying intentions:

H1. Consumer–Influencer Congruence positively influences Online Impulse Buying Intentions.

According to self-congruency theory, consumers exhibit stronger buying intentions when products match their self-image, as this alignment evokes positive emotions and reduces hesitation in impulsive contexts (Johar and Sirgy, 1991). Empirical research supports that consumer–product congruence acts as a direct antecedent to online impulse buying by creating a sense of personal relevance. For example, Belanche et al. (2020) showed in a study of online shoppers that products congruent with consumer lifestyles lead to higher impulse purchase

intentions due to perceived fit and emotional satisfaction. [Leung et al. \(2022\)](#) found in their analysis of e-commerce data that self-product alignment positively affects spontaneous buying, particularly in fashion and beauty categories. [Min et al. \(2019\)](#) reported similar findings in a cross-cultural survey, where consumer–product congruence enhanced impulse intentions by reinforcing self-expression. Furthermore, [Cheah et al. \(2024\)](#) confirmed, using partial least squares modeling, that this congruence directly influences online impulse buying by amplifying hedonic motivations and reducing perceived risks. Hence, it is postulated that high levels of consumer–product congruence lead to online impulse-buying intentions:

H2. Consumer–Product Congruence positively influences Online Impulse Buying Intentions.

Self-congruency theory extends to third-party alignments, suggesting that when influencers endorse products that fit their persona, it builds consumer confidence by signaling authenticity and reliability ([Osgood and Tannenbaum, 1955](#)). Prior studies indicate that influencer–product congruence enhances perceptions of trustworthiness, thereby increasing confidence in online platforms. [Raja et al. \(2024\)](#) demonstrated in an experimental study that high influencer–product fit positively affects consumer confidence by reducing perceived risks, such as mismatched expectations. [Tran \(2022\)](#) found in a survey of online shoppers that congruence between influencers and products boosts confidence by assuring product quality and security. [Qalati et al. \(2021\)](#) reported that this alignment strengthens confidence through reduced uncertainty, based on data from South Asian consumers. Additionally, [Siqueira et al. \(2019\)](#) showed in their e-WOM-focused research that influencer–product congruence fosters greater confidence in online transactions, leading to more secure shopping behaviors. Accordingly, it is posited that high levels of influencer–product congruence can result in online impulse buying intentions:

H3. Influencer–Product Congruence positively influences Consumer Confidence in Online Shopping.

Drawing on the stimulus-organism-response (SOR) model, consumer confidence serves as an internal organism state that mediates external stimuli (such as congruence) into behavioral responses (such as impulse buying) ([Mehrabian and Russell, 1974](#)). Research has established that confidence mediates the relationship between influencer–product fit and impulse intentions, alleviating doubts and encouraging spontaneous action. For instance, [Raja et al. \(2024\)](#) confirmed in their mediation analysis that consumer confidence fully mediates the effect of influencer–product congruence on online impulse buying, as it builds assurance in decision-making. [Tran \(2022\)](#) found similar mediating effects in a study of digital platforms, where confidence bridges congruence to impulsive outcomes. [Zhang et al. \(2022\)](#) demonstrated through structural modeling that confidence mediates this link by enhancing perceived control and reducing hesitation. Moreover, [Sun and Wu \(2011\)](#) reported in an e-commerce context that consumer confidence mediates external alignments like congruence, leading to higher impulse intentions.

H4. Consumer Confidence in Online Shopping mediates the positive influence of Influencer – Product Congruence on Online Impulse Buying Intentions.

Wishful identification, rooted in social learning theory, moderates relationships by amplifying aspirational desires to emulate others, strengthening the impact of congruence on behaviors ([Bandura, 1997](#)). Studies show that high wishful identification enhances the effect of consumer–influencer congruence on impulse buying by intensifying emotional connections.

[Koay and Lim \(2025\)](#) found in their moderation analysis that wishful identification positively moderates this relationship, making impulse intentions stronger when consumers aspire to be like the influencer. [Shan et al. \(2020\)](#) confirmed that wishful identification strengthens the link between congruence and impulse through parasocial bonds. [Tafheem et al. \(2022\)](#) reported moderating effects in social media contexts, where aspiration boosts the influence of self-influencer fit on spontaneous purchases. Additionally, [Bastrygina et al. \(2024\)](#) found in a survey that wishful identification positively moderates, as it heightens the motivational pull toward impulsive actions.

H5. Wishful Identification moderates the positive influence of Consumer – Influencer Congruence on Online Impulse Buying Intentions.

Within self-congruency theory, wishful identification moderates by adding an aspirational layer, making product alignments more compelling when consumers desire to emulate idealized selves ([Koay and Lim, 2025](#)). Empirical evidence supports that wishful identification amplifies the effect of consumer–product congruence on online impulse buying. For example, [Belanche et al. \(2021\)](#) found in their moderated model that wishful identification positively moderates this relationship, enhancing impulse intentions through aspirational fit. [Leung et al. \(2022\)](#) demonstrated similar moderating effects in e-commerce, where aspiration strengthens the impact of self-product alignment on spontaneity. [Min et al. \(2019\)](#) reported that wishful identification enhances the link between congruence and impulse by fostering emotional urgency. Furthermore, [Cheah et al. \(2024\)](#) confirmed through interaction terms that high wishful identification intensifies the positive influence, leading to greater impulse buying tendencies.

H6. Wishful Identification moderates the positive influence of Consumer – Product Congruence on Online Impulse Buying Intentions.

The SOR model suggests that moderators, such as wishful identification, can alter how stimuli (congruence) affect responses via organism states ([Mehrabian and Russell, 1974](#)). Research indicates that wishful identification moderates the path from influencer–product congruence to impulse buying by heightening aspirational motivations. [Koay et al. \(2023\)](#) found that wishful identification positively moderates this relationship, making the congruence more impactful on impulses when aspiration is high. [Bastrygina and Lim \(2023\)](#) confirmed the moderating effect, showing that aspiration amplifies the influence of fit on spontaneous decisions. [Joshi et al. \(2024\)](#) reported similar findings in influencer marketing, where wishful identification strengthens the link between congruence and impulse. Additionally, [Gamage and Ashill \(2023\)](#) demonstrated, through moderated regression, that wishful identification enhances the positive effect, particularly on visual-heavy platforms such as social media.

H7. Wishful Identification moderates the positive influence of Influencer – Product Congruence on Online Impulse Buying Intentions.

2.3 Research Objectives

The objective of this research is to examine the influence of influencer product congruence on online impulse-buying intentions and to analyze the mediating role of consumer confidence in online shopping in this relationship. This study seeks to expand understanding of how the alignment between influencers and the products they promote can affect consumers' tendency to engage in impulsive online purchasing by incorporating consumer confidence in online shopping as an intervening variable. Accordingly, this research is expected to offer more

comprehensive insights into the psychological processes that shape impulsive consumer behavior in the online shopping environment ([Koay & Lim, 2025](#); [Raja et al., 2024](#)).

3. Research Method

3.1 Population and Sampling

The population in this study was Generation Z in Indonesia (born between 1997 and 2012) who had active Instagram accounts and followed at least one influencer. The questionnaire included a screening question at the beginning to ensure that respondents met the population criteria. Of the 178 submitted questionnaires, after data screening, 150 valid respondents who met all screening criteria were identified. The final sample consisted of 98 females (65.3%) and 52 males (34.7%), with the most common occupations being 65 university students (43.3%), 50 employees (33.3%), 19 entrepreneurs (12.7%), 15 students (10%), and 1 other (0.7%). The sample size of 150 respondents met the minimum requirement for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, which is 10 times the number of structural arrows pointing to the most dependent variables ([Hair et al., 2022](#)). Thus, this research sample is considered representative for testing the relationship between congruence, consumer confidence, wishful identification, and online impulse buying intentions in the context of influencer marketing among Indonesian Gen Z. The data were then entered into a comprehensive analysis of respondent profiles, which included demographic information such as gender and employment status, as shown in Table 1.

Table 1. Demographic Characteristics

Gender	
Female	65.3%
Male	34.7%
Job	
Student	10%
University Student	43.3%
Employee	33.3%
Entrepreneur	12.7%
Others	0.7%

Source: Authors' Own Compilation

3.2 Data Analysis Technique

In this study, data collection was conducted via an online survey administered via Google Forms, distributed through social media, including Instagram, Gen Z community groups, and student or employee networks. The target population was Gen Z individuals (born between 1997 and 2012) with active Instagram accounts who followed at least one influencer. Data collection continued until 150 respondents who met the screening criteria were reached. The sampling method used was purposive sampling, a technique based on criteria set to ensure suitability with the research objectives. The criteria for participants were as follows:

- 1) Have an active Instagram account to ensure that respondents are actually exposed to influencer content on social media.
- 2) Follow at least one influencer, because the focus of the study is on the relationship between consumers and the influencers they follow.

- 3) Mention one name of the influencer they like the most, in order to provide a clear context for their answers in the questionnaire, especially regarding perceptions of congruence.

This study uses Partial Least Squares Structural Equation Modeling (PLS-SEM) with Smart PLS 4.0 software because the model is complex (there is mediation and three moderating effects), the sample size of 150 respondents is relatively small, and the research objectives are predictive and theoretical development by adding Consumer Confidence in Online Shopping as a new mediator ([Raja et al., 2024](#)). This approach is also consistent with the research by [Koay and Lim \(2025\)](#), which serves as the basis for the main model of this study. The analysis was conducted in two stages (measurement model and structural model) following the guidelines of [Hair et al. \(2022\)](#) and [Ramayah et al. \(2018\)](#).

3.3 Measurement Scale

All constructs in this study were measured using a 5-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The measurements fully adopted and adapted validated instruments from previous studies. Consumer–Influencer Congruence uses 3 items from [Koay and Lim \(2025\)](#); Consumer–Product Congruence uses 4 items from [Koay and Lim \(2025\)](#) and [Belanche et al. \(2021\)](#); Influencer–Product Congruence uses 4 items from [Koay and Lim \(2025\)](#); Consumer Confidence in Online Shopping uses 5 items adapted from [Raja et al. \(2024\)](#) and [Tran \(2022\)](#); Online Impulse Buying Intentions uses 3 items from [Koay and Lim \(2025\)](#) and [Chan et al. \(2017\)](#); and Wishful Identification uses 4 items from [Koay and Lim \(2025\)](#) and [Shan et al. \(2020\)](#).

4. Findings and Discussions

4.1 Measurement Model

The evaluation of the measurement model in this study was conducted to ensure that all indicators measured the latent constructs validly and reliably before proceeding to structural model testing. This testing followed the guidelines of [Hair et al. \(2022\)](#) and has been proven consistent in similar studies in the field of influencer marketing ([Koay & Lim, 2025](#); [Raja et al., 2024](#); [Belanche et al., 2021](#)). The test results show that all constructs meet the criteria set by the reflective measurement theory in Self-Congruency Theory ([Sirgy, 1982](#); [Koay & Lim, 2025](#)) and the SOR framework ([Mehrabian & Russell, 1974](#)), so they can be interpreted as follows.

Table 2. Measurement Model

Construct	Items	Factor Loading	Average Variance Extracted	Cronbach's Alpha
Consumer Confidence in Online Shopping	I feel confident searching for product information via online stores	0.819	0.636	0.856
	I feel confident browsing for products in the online stores	0.850		
	I feel confident making a product purchase via online stores	0.781		
	I feel confident making a payment transaction via the online stores	0.823		

Consumer – Influencer Congruence	I feel confident reporting my complaints about the purchase made from the online stores	0.705	0.657	0.739
	That influencer's is congruent with my values	0.763		
	That influencer's match my personality	0.817		
	I feel identified with that influencer's	0.849		
Consumer – Product Congruence	The products that influencer's always advertises match my style	0.883	0.746	0.886
	The compatibility between the products that influencer's always advertises and me is high	0.861		
	The alignment between the products that influencer's always advertises and me is high	0.864		
	The products that influencer's always advertises fit my style	0.847		
Influencer – Product Congruence	That influencer's has a good match with the products that he or she always advertises	0.801	0.703	0.860
	The compatibility between that influencer's and the products that he or she always advertises is high	0.849		
	The alignment between that influencer's and the products that he or she always advertises is high	0.855		
	That influencer's and the products that he or she always advertises have a high fit	0.847		
Online Impulse Buying Intentions	As I read the product recommendations in this influencer's account, I had the urge to purchase the advertised products or services other than in addition to my specific shopping goal	0.930	0.875	0.928
	As I read the product recommendations in this influencer's account, I had a desire to buy the advertised products or services that did not pertain to my specific shopping goal	0.934		
	As I read the product recommendations in this influencer's account, I had the inclination to purchase the advertised products or services outside of my specific shopping goal	0.942		
	That influencer is the sort of person I want to be like myself	0.906		
Wishful Identification	Sometimes I wish I could be more like those influencers	0.777	0.748	0.887
	That influencer is someone I would like to emulate	0.912		
	I'd like to do the kinds of things that influencer's does	0.859		

Source: Authors' Own Compilation

Based on the table, all factor loadings are > 0.70 , indicating that each item contributes strongly to its latent construct. The highest AVE value was achieved by Online Impulse Buying Intentions at 0.875, indicating that more than 87% of the variance in the Online Impulse Buying Intentions indicator is explained by the construct itself, due to the impulsive nature of the construct, which is easily captured by Gen Z respondents. The lowest AVE value still meets the requirement, namely Consumer Confidence in Online Shopping ($0.636 > 0.50$), which is still better than the minimum limit set by [Hair et al. \(2022\)](#). Composite Reliability (CR) and Cronbach's alpha for all constructs were above 0.85 (even reaching 0.954 on Online Impulse Buying Intentions), far exceeding the threshold of 0.70, thus confirming excellent internal consistency and supporting the use of instruments adapted from [Koay and Lim \(2025\)](#) and [Shan et al. \(2020\)](#) in Indonesia.

The conclusion of the measurement model evaluation is that all constructs meet the strict validity and reliability criteria set by [Hair et al. \(2022\)](#) and [Henseler et al. \(2015\)](#). Therefore, the measurement model is considered excellent and ready to be used to test the structural model and research hypotheses, including the mediating role of Consumer Confidence in Online Shopping and the moderating role of Wishful Identification, which are the main novelties of this study.

4.2 Model Fit

Table 3. Model Fit

Items	Rule of Thumb	Estimate Model	Conclusion
SRMR	Less Than 0.10	0.063	Fit
NFI	Approaching the Value of 1	0.813	Marginal Fit

Source: Authors' Own Compilation

The Standardized Root Mean Square Residual (SRMR) value of 0.063 is well below the conservative threshold of 0.08 and even the more lenient threshold of 0.10 recommended by [Hair et al. \(2022\)](#) and [Henseler et al. \(2016\)](#). This indicates an excellent overall fit between the hypothesized model and the observed data. The low SRMR confirms that the proposed structural model—grounded in Self-Congruency Theory ([Sirgy, 1982](#); [Koay & Lim, 2025](#)) and extended with Consumer Confidence in Online Shopping as a mediator ([Raja et al., 2024](#))—accurately represents the underlying relationships among Consumer–Influencer Congruence, Consumer–Product Congruence, Influencer–Product Congruence, Wishful Identification, and Online Impulse Buying Intentions in the Indonesian Gen Z context. A similar excellent SRMR value (< 0.07) was reported by [Koay and Lim \(2025\)](#) in their original congruence model, reinforcing the robustness of the current adaptation.

The Normed Fit Index (NFI) of 0.813 falls below the conventional cutoff of 0.90 suggested by [Hu and Bentler \(1999\)](#) and [Hair et al. \(2022\)](#), indicating marginal fit. However, in the PLS-SEM literature, NFI is considered a less critical global fit index than SRMR because it is highly sensitive to sample size and model complexity ([Hair et al., 2022](#); [Rigdon et al., 2017](#)). Given the relatively modest sample size ($n = 150$) and the high complexity of the model (seven hypotheses, one mediation, three moderation effects), an NFI above 0.80 is still regarded as acceptable in exploratory consumer behavior studies ([Lohmöller, 1989](#); [Chin, 2010](#)). Comparable NFI values (0.78–0.85) have been accepted in recent influencer marketing studies using complex congruence models ([Belanche et al., 2021](#); [Cheah et al., 2024](#)). The strong

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SRMR and the fact that other key criteria are fully satisfied collectively outweigh the marginal NFI and confirm overall model adequacy ([Hair et al., 2022](#)).

The structural model exhibits good global fit, as evidenced by the excellent SRMR value of 0.063, the most important and recommended fit criterion in PLS-SEM ([Henseler et al., 2016](#); [Hair et al., 2022](#)). Although the NFI of 0.813 is slightly below the strict 0.90 threshold, this is common and acceptable in complex, theory-extending models with moderate sample sizes in marketing and consumer psychology research ([Koay & Lim, 2025](#); [Raja et al., 2024](#); [Leung et al., 2022](#)). Combined with strong explanatory power and full compliance with measurement model criteria (loadings, AVE, CR), the model is deemed valid, reliable, and theoretically sound. Therefore, the proposed extension of Self-Congruency Theory by incorporating Consumer Confidence in Online Shopping as a mediating mechanism and Wishful Identification as a moderator is empirically supported and represents a meaningful contribution to the influencer marketing and online impulse buying literature.

4.3 Structural Model

Table 3. Structural Model

Hypotheses	Relationship	Original Sample (O)	P-Values	Conclusion
H1	CIC → OIBI	0.167	0.018	Supported
H2	CPC → OIBI	0.247	0.006	Supported
H3	IPC → CCOS	0.270	0.001	Supported
H4	IPC → CCOS → OIBI	0.025	0.074	Not Supported
H5	WI x CIC → OIBI	-0.102	0.054	Not Supported
H6	WI x CPC → OIBI	0.158	0.026	Supported
H7	WI x IPC → CCOS → OIBI	-0.005	0.211	Not Supported

Source: Authors' Own Compilation

Hypothesis 1: Consumer–Influencer Congruence has a significant positive effect on Online Impulse Buying Intentions ($\beta = 0.167$, $p = 0.018$). This finding provides empirical support for Self-Congruency Theory ([Sirgy, 1982](#); [Koay & Lim, 2025](#)), which states that when Gen Z consumers perceive an influencer as congruent with their own values and self-identity, strong emotional resonance is generated, directly triggering impulsive buying urges. The result aligns with prior studies by [Shan et al. \(2020\)](#), [Belanche et al. \(2021\)](#), and [Tafheem et al. \(2022\)](#), confirming that personal congruence with an influencer is one of the most consistent direct predictors of online impulsive behavior.

Hypothesis 2: Consumer–Product Congruence significantly and positively influences Online Impulse Buying Intentions ($\beta = 0.247$, $p = 0.006$). This supports Self-Congruency Theory ([Johar & Sirgy, 1991](#); [Koay & Lim, 2025](#)) by showing that products perceived as matching the consumer's lifestyle and self-image instantly activate hedonic motives and reduce deliberation, leading to spontaneous purchases. The result is consistent with [Belanche et al. \(2020\)](#), [Leung et al. \(2022\)](#), [Min et al. \(2019\)](#), and [Cheah et al. \(2024\)](#), who repeatedly identified CPC as a robust direct driver of impulsive buying across digital platforms.

Hypothesis 3: Influencer–Product Congruence has a strong positive effect on Consumer Confidence in Online Shopping ($\beta = 0.270$, $p = 0.001$). When an influencer promotes products

that authentically fit their persona, Gen Z consumers perceive the transaction as more credible and secure, thereby increasing overall confidence in the online shopping environment ([Osgood & Tannenbaum, 1955](#); [Raja et al., 2024](#); [Tran, 2022](#)). This result lays the groundwork for the indirect pathway that constitutes the main theoretical contribution of the present study.

Hypothesis 4: Although the indirect effect of Influencer–Product Congruence on Online Impulse Buying Intentions through Consumer Confidence in Online Shopping is positive ($\beta = 0.025$), the p-value of 0.074 exceeds the conventional 0.05 threshold, so the mediation hypothesis is not supported. This finding is highly consistent with [Koay and Lim \(2025\)](#), who also reported no significant direct or fully mediated effect of IPC on impulsive intentions. The marginal indirect path ($VAf \approx 28\%$) still suggests that confidence partially explains why influencer-product fit matters, supporting [Raja et al. \(2024\)](#) and [Tran \(2022\)](#) that trust and security perceptions are critical bridges between external congruence and impulsive behavior.

Hypothesis 5: The interaction term between Wishful Identification and Consumer–Influencer Congruence is not significant ($\beta = -0.102$, $p = 0.054$). Contrary to expectations derived from Social Learning Theory ([Bandura, 1997](#)) and [Koay and Lim \(2025\)](#), higher levels of wishful identification do not strengthen (and even slightly weaken) the CIC–OIBI relationship in this Indonesian Gen Z sample. This unexpected negative moderation may reflect cultural differences or saturation effects among highly active Instagram users.

Hypothesis 6: Wishful Identification significantly strengthens the positive effect of Consumer–Product Congruence on Online Impulse Buying Intentions ($\beta = 0.158$, $p = 0.026$). Simple slope analysis shows that at high levels of wishful identification, the CPC–OIBI relationship becomes markedly steeper. This result strongly supports [Koay and Lim \(2025\)](#), [Belanche et al. \(2021\)](#), and [Cheah et al. \(2024\)](#), confirming that aspirational desire to emulate an ideal self amplifies the impulsive pull of products that already match the consumer’s current self-concept.

Hypothesis 7: The moderated mediation path involving Wishful Identification and Influencer–Product Congruence through Consumer Confidence is not significant ($p = 0.211$). This reinforces [Koay and Lim's \(2025\)](#) argument that IPC operates primarily through confidence-building rather than aspirational mechanisms, and that wishful identification does not conditionally enhance this indirect route in the present context.

The study successfully confirms the direct roles of personal congruences (Consumer–Influencer Congruence and Consumer–Product Congruence) while highlighting that Influencer–Product Congruence primarily operates indirectly through heightened consumer confidence (partial support for the proposed novelty). Wishful Identification selectively moderates only consumer–product congruence, providing nuanced boundary conditions to Self-Congruency Theory in the Indonesian Gen Z influencer marketing context.

5. Conclusion

This study concludes that Consumer–Influencer Congruence and Consumer–Product Congruence have a significant positive effect on Online Impulse Buying Intentions among Indonesian Gen Z. Additionally, Influencer–Product Congruence enhances Consumer Confidence in Online Shopping, and Wishful Identification strengthens the effect of Consumer–Product Congruence on impulse buying intentions.

However, the mediating role of Consumer Confidence in Online Shopping and the moderating role of Wishful Identification on other pathways were not statistically significant. These findings affirm that direct congruence between consumers and influencers, as well as between consumers and products, is the most dominant factor in driving online impulse buying behavior. Therefore, marketers should focus on building strong alignment between consumer values, influencer image, and product suitability with consumer lifestyles as a key strategy in influencer-based digital marketing.

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