

Influence of Instagram and YouTube User-Generated Content on Generation Z Travel Decision-Making: The Mediating Roles of Destination Image and Credibility

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Abstract

User-generated content (UGC) in social media is emerging as a major determinant of travel intention. This study examines the influence of Instagram and YouTube UGC on the travel decision-making of Gen Z. The study also investigates the mediating roles of destination image and content credibility in travel decisions. A quantitative and causal research design has been used in the study, and data were collected from 300 university and college students through an online questionnaire. To test the proposed hypotheses, descriptive statistics, correlation analysis, regression models, and mediation analysis were used. The findings reveal that Instagram UGC affects travel decisions only indirectly through destination image and credibility, indicating full mediation. However, YouTube UGC demonstrates both direct and indirect effects. This suggests that YouTube has a stronger impact on persuading travel decisions of Gen Zs because of its immersive and informative format. Destination image was found to be the dominant mediator, and credibility further strengthened trust and reduced uncertainty across both platforms. The study also contributes to the literature of digital tourism by comparing the influence pathways of Instagram and YouTube and presenting an integrated model of Gen Z travel behaviour.

Keywords: Generation Z; Destination Image; Content Credibility; Travel Decision-Making; Social Media Influence.

I. Introduction

Social media has greatly revolutionised how people explore, judge and choose places of tourism. User-generated content (UGC) has become a trend for the last ten years. It is ready to be one of the most potent channels of travel information. UGC is outshining conventional marketing and official promotion campaigns. Travellers can get access to real experiences, visual stories and peer reviews through digital platforms like Instagram and YouTube, with intense impacts on their perceptions and determinations. Thus, it is said that UGC is very instrumental in the determination of destination image, travel motivation, and decision-making. Processes. (Ayeh, J. K., Au, N., & Law, R., 2013) and Filieri, R., & McLeay, F. 2014). Generation Z (often shortened to Gen Z or referred to as Zoomers) is the demographic cohort following Millennials and preceding Generation Alpha. Gen Z are born in 1997-2012 and are the first generation of 'Digital Natives'. This generation is intensely digital, visual and social media-essential consumers. They are also dependent on UGC to find destinations, verify facts, and alleviate uncertainty in the process of planning trips (Priporas, C. V., Stylos, N., & Fotiadis, A. K., 2017).

Gen Z is more focused on authenticity, social promotion, and experience, and platforms such as Instagram and YouTube are at the heart of their decision-making process when planning a trip (Djafarova, E., & Bowes, T., 2021). Their choices are not determined by exposure to UGC alone, but also by the effect that the content has on their perceptions of a destination and its credibility. The paper offers detailed information on how UGC influences the travel decisions of young travellers nowadays.

Objectives of the study

1. To examine the influence of Instagram UGC on Generation Z's travel decision-making.
2. To examine the influence of YouTube UGC on Generation Z's travel decision-making.
3. To evaluate the mediating roles of perceived destination image and content credibility

Hypotheses

1. **H₁:** Instagram user-generated content (UGC) has a significant influence on travel decision-making.
2. **H₂:** YouTube user-generated content (UGC) has a significant influence on travel decision-making.
3. **H₃:** Perceived destination image and content credibility have a significant role in mediating the relationship between Instagram / YouTube UGC and travel decision-making.

II. REVIEW OF LITERATURE

User-Generated Content (UGC) in Tourism: UGC is real travel experiences of peers and is thus perceived as more trustworthy and credible. Empirical studies corroborate the effect of exposure to UGC that leads to reduced perceived uncertainty, increased destination familiarity, and more favourable destination choice (Ayeh, J. K., Au, N., & Law, R., 2013). Digital platforms that focus on experiential narratives from reviews, photographs and videos are instrumental in shaping tourist attitudes and behavioural

intentions. Filieri and McLeay (2014) demonstrate that travellers are more likely to accept online information if it is perceived to be useful and credible.

Instagram UGC and Travel Behaviour: The Instagram platform has risen as one of the strongest tools in marketing tourism because of its interface that is visually driven. It has been revealed that Instagram-based UGC can significantly influence the feelings of travellers, the increase in the visibility of the destination, and the motivation to travel (Zhou, L., & Xue, F., 2022). The users of Gen Z are often dependent on Instagram influencers and UGC in creating their travel preferences and destination ratings (Casaló, L. V., Flavián, C., & Ibáñez-Sánchez, S., 2020). But the growing commercialisation, filters and sponsored content have led to concerns about authenticity and credibility. Consequently, mediation processes like destination image and perceived trust will be important in changing visual inspiration into actual travel behaviour.

YouTube Vlogs and Travel Behaviour: YouTube offers long-form, narrative-driven content on travel, giving viewers an opportunity to get an in-depth knowledge of the destinations. In-flight vlogs are usually rich in itineraries, cost breakdowns, and autobiographical narratives, which contribute to cognitive and affective assessments of destinations (Xiang, Z., & Gretzel, U., 2010; Laurance, A. A., Wijaya, S., & Thio, S., 2023). Video-based content is viewed as more realistic and informative than static images and therefore lowers ambiguity and perceived risk of travelling (Wang, M., Abd Rahman, A., Aziz, Y. A., & Adzharuddin, N. A., 2024). Additionally, the persuasive message and the trustworthiness of vloggers are all decisive in determining the travel intentions of the viewers (Yu, C., 2021).

Destination Image and Its Role in Travel Decisions: Destination image defines a collection of beliefs, impressions and perceptions that the people have about a destination (Gartner, W. C., 1994). It is defined by cognitive assessments, knowledge and beliefs and by affective assessments, emotions and feelings that a place attracts. UGC plays an important role in the development of both cognitive and affective destination image as it gives authentic and experiential information to the travellers (Beerli, A., & Martin, J. D., 2004). A good destination image correlates well with increased travel intentions, satisfaction, and positive word-of-mouth behaviour (Stylidis, D., Belhassen, Y., & Shani, A., 2017).

Credibility of Online Travel Content: Perceived credibility is the level at which information on the internet is perceived by users as reliable, correct, and trustworthy. Credibility is especially relevant in the tourism context as most travel experience is intangible and the amount of uncertainty when selecting a destination is quite high (Filieri, R., & McLeay, F., 2014). Transparency, realism, consistency and feelings toward the content creator are some of the factors that affect the credibility of UGC. The role of trust and credibility of influencers in decision-making processes when involving social media is further underlined by the empirical data of the emerging markets (Talwar, S., Dhir, A., Kaur, P., & Mäntymäki, M., 2020). These results provide credibility as an important mediating factor in the outcome between exposure to UGC and travel behaviour.

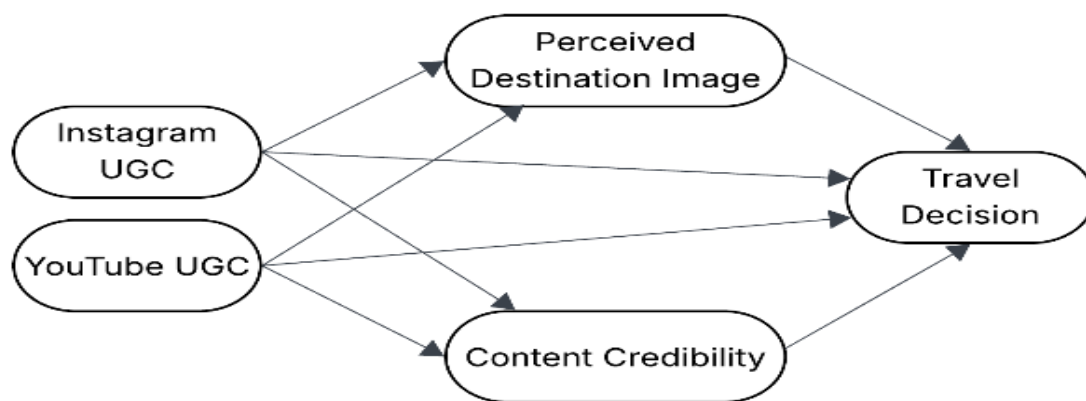
Generation Z and Social Media Travel Behaviour: Generation Z travellers are strongly reliant on social media for travel-related information, inspiration and decision making. They exhibit a great liking for platforms featuring good aesthetics, authenticity, peer validation, and experience storytelling (Priporas, C. V., Stylos, N., & Fotiadis, A. K., 2017). Unlike older generations, Gen Z actively engages with UGC and influencer-generated content to evaluate destinations and form travel preferences (Rajput, A., & Gandhi, A., 2025). Empirical studies indicate that Gen Z travellers are especially influenced by visually rich and video-based content, so platforms such as Instagram and YouTube have become especially relevant in tourism research (Djafarova, E., & Bowes, T., 2021).

After reviewing existing literature, it was found that there are certain research gaps despite extensive research on social media and tourism. Firstly, comparative studies on how Instagram and YouTube UGC differentially influence Gen Z's travel decision-making is limited, as most studies examine these platforms independently. Moreover, it was observed that destination image and content credibility are recognised as important determinants of travel behaviour, but integrated mediation-based models examining their joint influence are rare. Lastly, Gen Z's travel decision-making behaviour is unexplored in existing research within developing economies such as India, even though social media usage has grown tremendously. This study tries to fill these gaps by comparing the influence of Instagram and YouTube UGC on Gen Z travel decisions. Also, it does a mediation-based analysis of Instagram and YouTube UGC in the Indian Gen Z context.

Conceptual Framework

Based on the literature, a theoretical framework has been formulated to conduct the study. This framework combines the most important constructs: Instagram UGC, YouTube UGC, Perceived Destination Image, Content Credibility and Travel Decision-Making. The model corresponds directly and indirectly (mediated) to the effects that have been determined in previous theoretical and empirical research. It is also consistent with the Stimulus-Organism-Response (SOR) framework, Information Integration Theory and Destination Image Theory.

Figure. 1: Conceptual model of UGC influence on Travel decision



According to this model, Instagram and YouTube UGC are the main stimulus and determine how Gen Z travellers make their destination assessments. This appraisal is made in two broad psychological mechanisms: Destination Image formation and the Credibility assessment, which determine the ultimate travel choices.

The idea that Gen Z uses social media content as one of the main sources of information in planning their travel is one of the concepts behind the creation of the conceptual model. Instagram and YouTube avenues offer rich and interesting UGC that trigger cognitive and emotional assessment. The pathways of influence among the two platforms are, however, different.

III. METHODOLOGY

This study employs a quantitative research design using a cross-sectional survey approach to explore the influence of Instagram and YouTube UGC on Gen Z's travel decision-making. Further, the mediating roles of perceived destination image and content credibility are examined. This approach is utilised because it allows statistical testing of hypothesised relationships and measurement of the strength of associations among constructs. A descriptive and explanatory design is utilised to describe social media behaviour patterns and explain causal relationships among the constructs, namely UGC, perceived destination image, content credibility, and travel decisions.

Population and Sampling - The target population for this research is Gen Z aged between 17 and 28 years, active on various social media platforms like Instagram and YouTube, for either entertainment, information, or travel-related content. The age bracket has been chosen because of its high rate of digital engagement and reliance on UGC for travel planning and decision-making.

Sampling Technique - A non-probability convenience sample was used to target participants who had used Instagram or YouTube to obtain inspiration or information about travel in the last year.

Sample Size - The study collected 300 valid responses from Gen Z university and college students who use Instagram and YouTube for travel-related information. This sample size is adequate for quantitative analysis, as Hair et al. (2019) recommend samples above 200 for multivariate research. Moreover, Tabachnick and Fidell (2013) and Field (2024) support that such sample sizes are sufficient for regression-based and SPSS statistical analysis.

Data Collection - Data has been gathered through an **online questionnaire** created in Google Forms and distributed via social media channels and academic networks to reach Generation Z university and college students.

Data Analysis Techniques - Using SPSS Descriptive Analysis, Reliability Analysis, Correlation Analysis, Multiple Regression Analysis and Mediation Analysis is done to analyze the data.

IV. RESULTS

Demographic profile of respondents - The demographic profile of the survey respondents shows that the respondents are well balanced in terms of gender, with 160 males (53.33%) and 140 females (46.67%). The sample was predominantly young, with most participants (59.67%) aged between 17 and 20 years. On the aspect of education level, 45.00% of the respondents indicated that their education level was below the undergraduate level.

Table 1: Demographic Characteristics of Respondents

	Variable	Frequency (n)	Percentage (%)
Gender	Male	160	53.33
	Female	140	46.67
Age Group	13-16	22	7.33
	17-20	179	59.67
	21-24	83	27.67
	25-28	16	05.33
Education Level	Undergraduate	135	45
	Graduate	96	32
	Postgraduate & above	47	15.67
	Other	22	7.33

Source-Primary Survey Data Analysis

Descriptive Analysis

Descriptive statistics have been used to summarise participants' responses across the five key constructs identified in the conceptual framework.

Table 2: Descriptive Analysis

Construct	Mean (M)	Standard Deviation (SD)
Instagram UGC	2.65	1.04
YouTube UGC	2.75	1.03
Destination Image	3.10	0.97
Content Credibility	2.90	0.88
Travel Decision-Making	3.01	0.95

Source-Primary Survey Data Analysis

These descriptive results reveal moderate levels of engagement in travel-related UGC from respondents. The Instagram UGC, with a mean of 2.65, reflects moderate viewing and inspiration. On the other hand, the mean of YouTube UGC is slightly higher, 2.75, which indicates that video-based storytelling offers a deeper understanding and connection. The mean for Destination Image is 3.10, indicating generally positive perceptions about featured destinations, whereas Content Credibility had a mean of 2.90, showing a moderate level of trust in online travel information. Travel Decision-Making, with a mean of 3.01, showed that social media content has a moderate influence on people's choices of travel. It would inspire interest but is not solely a determining factor in making the final decisions.

Overall, Instagram drives travel inspiration, while YouTube builds confidence and intent with more detailed, authentic experiences through credible, story-driven travel content.

Reliability Analysis

Reliability analysis has been performed to check the internal consistency of the measurement items of each construct. The Cronbach’s Alpha (α) coefficient served as an indication of reliability, where values greater than 0.70 are deemed acceptable for research instruments. The following table summarizes the results.

Table 3: Reliability Analysis

Construct	Cronbach’s Alpha (α)
Instagram UGC	0.723
YouTube UGC	0.767
Destination Image	0.891
Content Credibility	0.862
Travel Decision-Making	0.863

Source-Primary Survey Data Analysis

The reliability results indicate that all five constructs achieved satisfactory internal consistency, with Cronbach’s Alpha values greater than the minimum threshold of 0.70 (Cronbach, L. J. 1951). Overall, the strong reliability scores confirm that the questionnaire items are statistically dependable and suitable for correlation, regression, and mediation analysis.

Correlation Analysis

The correlation analysis has been done to ascertain the strength and direction of relationships among these five key constructs. The following are the results.

Table 4: Correlation Analysis

Constructs	Instagram UGC	YouTube UGC	Destination Image	Content Credibility	Travel Decision
Instagram UGC	1.000	0.610	0.680	0.590	0.650
YouTube UGC	0.610	1.000	0.720	0.660	0.690
Destination Image	0.680	0.720	1.000	0.740	0.780
Content Credibility	0.590	0.660	0.740	1.000	0.730
Travel Decision	0.650	0.690	0.780	0.730	1.000

Source-Primary Survey Data Analysis

Note. All correlations are significant at $p < .01$ (two-tailed).

The correlation matrix reveals strong and significant positive associations of all study constructs, thus indicating that UGC, destination perception, credibility, and travel behaviour have a consistent relationship. The strongest correlation was found between Destination Image and Travel Decision-Making, with $r = 0.780$ and $p < .01$, indicating that positive perceptions of destinations play a major role in shaping the intentions of travel. Also, Instagram UGC ($r = 0.650$, $p < .01$) and YouTube UGC ($r = 0.690$, $p < .01$) showed a positive and significant relationship with Travel Decision-Making, hence confirming that exposure to online travel content increases awareness, inspiration, and the intent to visit destinations. Also, since none of the correlations exceeded $r = 0.800$, no problem of multicollinearity existed, and all the constructs shared discriminant validity. Overall, these findings indicate that UGC, both on Instagram and YouTube, significantly shapes the perceptions, credibility judgments, and final decisions that travellers make, underlining the critical role that social media engagement now plays in modern travel behaviour.

Regression Analysis

To test Hypotheses H_1 and H_2 , a multiple regression analysis has been conducted by taking Travel Decision-Making as the dependent variable and Instagram UGC and YouTube UGC as independent predictors. The results are summarized in the following table.

Table 5: Regression Analysis

Predictor	β	t-value	p-value	Confidence Interval 95%
Constant	0.953	6.053	0.000	[0.643, 1.263]
Instagram UGC	0.157	2.541	0.012	[0.036, 0.280]
YouTube UGC	0.599	9.600	0.000	[0.476, 0.721]

Source- Primary Survey Data Analysis, Model Summary: $R^2 = 0.393$, $F(2, 297) = 95.83$, $p < .001$

The regression model explains approximately 39.3% of the variance in travel decision-making behaviour among Gen Z respondents, indicating a strong overall model fit. The results show that both Instagram UGC and YouTube UGC significantly influenced the travel decision-making of Gen Z. **Both hypotheses are thus accepted.**

The effect of YouTube UGC is significantly stronger ($\beta = 0.599$, $p < .001$), suggesting video-based and narrative content elicits deeper engagement by offering more detailed, authentic, and experience-driven information that helps potential travellers better visualize destinations and make confident decisions. In comparison, Instagram UGC only presents a significant but smaller effect size ($\beta = 0.157$, $p = .012$). This means that visually appealing posts effectively evoke travel interest but play a less decisive role in real travel plans and decisions.

Mediation Analysis

The analysis of mediation has been conducted to test Hypothesis H_3 , which is to identify whether Destination Image and Content Credibility mediate between Instagram and YouTube UGC and Travel Decision-Making.

Table 6: Mediation Analysis: Indirect Path

Predictor	Mediator	Coefficient (β)	p-value	Mediation Effect
Instagram UGC	Destination Image	0.500	< 0.001	Significant
Instagram UGC	Content Credibility	0.287	< 0.001	Significant
YouTube UGC	Destination Image	0.500	< 0.001	Significant
YouTube UGC	Content Credibility	0.287	< 0.001	Significant

Source- Primary Survey Data Analysis

Table7: Mediation Analysis: Direct Path

Predictor	B	p-value	Mediation Type
Instagram UGC	-0.031	0.535	Full Mediation
YouTube UGC	0.133	0.022	Partial Mediation
Destination Image	0.500	< 0.001	Significant
Content Credibility	0.287	< 0.001	Significant

Source- Primary Survey Data Analysis

The results confirm Hypothesis H₃. The mediation analysis results reflect that Destination Image and Content Credibility play important roles in explaining how social media UGC influences travel decision-making among the Gen Z. When the mediator variables were added, the direct effect of Instagram UGC on travel decision-making became statistically insignificant, with a β of -0.031 at $p = 0.535$. It implies full mediation, where the influence of Instagram on users' travel decisions is indirect, through shaping perceptions of the destinations and building trust in the authenticity of its content rather than persuading them directly. For YouTube UGC, the direct effect stays remarkable ($\beta = 0.133$, $p = 0.022$). This infers partial mediation. This means that while destination image and content credibility do strengthen the indirect path significantly, YouTube, with its detailed, immersive, and narrative-driven content, continues to have a direct effect on travel decisions. Whereas Destination Image ($\beta = 0.500$, $p < 0.001$) and Content Credibility ($\beta = 0.287$, $p < 0.001$) are strongly and significantly related to travel decision-making, they confirm their mediating importance.

V. DISCUSSION

Impact of Instagram UGC on Travel Decision-Making - The results confirm that Instagram is an essential element in generating interest in travelling as a visual representation and aesthetic narrative. The moderate effect indicates that attractive photos, reels, and posts of influencers generate awareness and desire to travel to destinations, but do not necessarily lead directly to travel choices. Instagram is mainly a motivational and discovery platform that helps one to imagine and shortlist destinations.

Impact of YouTube UGC on Travel Decision-Making - The findings indicate that YouTube UGC has a greater impact on travel decision-making compared to Instagram. It means that video-based content enables the user to learn the destinations in more detail, providing more practical information on the subject, including cost, accessibility, and experiences. Such detailed storytelling helps viewers to visualise themselves at the destination, thereby fostering behavioural intention and confidence in decision-making. The credibility of YouTube is also enhanced by the interactive content and user comments, reviews as well as experiences.

Role of Destination Image as a Mediator - The results showed that Destination Image is a significant mediator of the relationship between UGC and travel decisions. A favourable destination image that has been created with authentic content rich in visual quality increases emotional attachment and cognitive comprehension. This highlights the significance of the visual and narrative representation of destinations on social media platforms.

Role of Content Credibility as a Mediator - Content Credibility also became a significant mediating variable. When the respondents believe that UGC is reliable, credible and authentic, they will tend to take action. The persuasive force of UGC increases when individuals trust the sources of information that are provided on social media, especially the use of social media influencers and peer reviews. This result demonstrates that credibility is not just about the accuracy of information but also about relatability and perceived authenticity of the content creator.

Comparative Strength of Platforms-The comparison between platforms showed that YouTube has a more significant overall impact than Instagram on the travel decision-making of Generation Z. This distinction can be explained by long-form content, storytelling nature, and sense of authenticity that YouTube offers, where users can obtain in-depth information about a destination and feel emotionally attached to it. Instagram, on the contrary, is a visual stimulus, making people want to travel, but not to make a choice.

VI. CONCLUSION

This study investigates the role of social media-based user-generated content in shaping the travel decisions of Gen Z. The findings proved that Instagram and YouTube UGC are both drivers of travel behaviour, but of varying strengths and nature. Instagram UGC had a positive but moderate influence on travel decisions, thus proving that visually appealing content sparks curiosity and desire among young travellers. YouTube UGC, in contrast, tended to show stronger, more direct impacts that reflect video-based content, building a deeper level of engagement, authenticity, and emotional connection. Both Destination Image and Content Credibility emerged as meaningful mediators, meaning that social media content forms travel behaviour mainly by influencing the development of positive destination perceptions and building trust in information shared.

Overall, the research concludes that user-generated content is a bridge between digital engagement and travel behaviour, guiding Gen Z from inspiration to action. Social media is no longer a passive form of entertainment it is an active agent in decision-making and experiential consumption in modern tourism.

Recommendations

Tourism marketers should be focused on authentic and narrative-driven YouTube campaigns that highlight real experiences, storytelling, and cultural immersion to gain trust and emotional attachment among young travellers. **Influencers and content creators** should prioritise transparency and authenticity above all else. They can use a combination of informative and emotional

storytelling to accurately depict the destination experience. Engaging audiences through discussion, via comments, live sessions, and question and answer to build credibility and connection is also recommended. **Future researchers** are recommended to study other generations and geographical settings, incorporating more platforms like WhatsApp or Facebook, and applying longitudinal or qualitative designs to examine the long-term effects of UGC on travel behaviour and loyalty.

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