

IMPACT OF USER GENERATED CONTENT ON CONSUMER PURCHASE INTENTIONS

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ABSTRACT

This study examines the impact of User-Generated Content (UGC) on consumer purchase intentions, emphasizing the mediating roles of trust and authenticity. As social media platforms increasingly shape consumer decisions, understanding how psychological factors drive behavior is essential. A quantitative survey was conducted with 300 respondents, and data were analyzed using Jamovi and R. Descriptive results indicated high user engagement with UGC, while correlation analysis revealed strong positive relationships between UGC, trust, authenticity, and purchase intention. Regression findings showed that UGC significantly predicts purchase intention, accounting for 39.2% of the variance. Mediation analysis confirmed that both trust and authenticity partially mediate this relationship, suggesting consumers respond more positively when UGC is perceived as credible and genuine. Structural Equation Modeling (SEM) further highlighted the amplifying effect of trust and authenticity on the UGC–purchase link. Although some model fit indices indicated room for refinement, the results consistently supported all four research hypotheses. This study advances digital marketing literature by highlighting the importance of trust and authenticity in maximizing the effectiveness of UGC strategies.

Keywords: User-Generated Content, Purchase Intention, Trust, Authenticity, Structural Equation Modeling (SEM).

INTRODUCTION

The digital revolution, particularly through the rise of social media platforms and online communities, has profoundly transformed consumer behavior, especially in how individuals engage with brands and make purchasing decisions. At the heart of this transformation lies user-generated content (UGC), which includes consumer-created reviews, testimonials, images, videos, and blog posts. Unlike traditional advertising, which is brand-controlled, UGC emerges from real consumer experiences, making it a powerful form of electronic word-of-mouth (eWOM). This content is widely perceived as more authentic, trustworthy, and persuasive than conventional promotional material (Chen et al., 2022; Dwivedi et al., 2021).

In the context of online shopping, the reliance on UGC has grown significantly. Platforms such as Instagram, YouTube, TikTok, and review-based websites like TripAdvisor and Yelp have become primary sources of information that shape consumer perceptions and intentions. According to Erkan and Evans (2016), UGC provides a realistic depiction of user experience, thereby enhancing its credibility. Moreover, research suggests that the quality, volume, and perceived trustworthiness of UGC play a vital role in influencing consumer decisions (Cheung et al., 2021; Ismagilova et al., 2020).

As digital platforms evolve, the form and influence of UGC continue to change. Initially spontaneous and organic, UGC has now become an essential

part of marketing strategies, particularly with the emergence of influencer marketing and brand ambassadorship. Brands increasingly encourage users to generate and share content through branded hashtags, interactive challenges, and engagement campaigns (Ashley & Tuten, 2015a). This shift toward co-creation has blurred the line between producers and consumers, turning audiences into active participants in brand narratives. However, this shift also raises concerns around authenticity, as highly curated or incentivized content may compromise consumer trust and reduce persuasive effectiveness (Djafarova & Trofimenko, 2019; Lou & Yuan, 2019).

Technological advancements, especially in mobile devices and content creation tools, have further democratized content production. Today, anyone with a smartphone can produce high-quality, influential content with minimal effort. Platforms like TikTok, Instagram Reels, and YouTube Shorts enable user content to reach massive audiences through viral trends, often surpassing the impact of traditional advertising (Velasco-Molpeceres et al., 2022). This viral potential amplifies the peer effect and social proof psychological mechanisms through which consumers rely on others' behavior and opinions when making choices. As a result, UGC has become a central focus for marketers aiming to navigate the competitive and crowded online marketplace. They are increasingly interested in the psychological attributes that make certain types of content more compelling such as emotional appeal, relatability, visual aesthetics, and perceived honesty (Cheung et al., 2021; Ismagilova et al., 2020).

Ultimately, UGC's persuasive strength is rooted in its emotional and social relevance. Its influence is not merely informational but psychological, shaping how consumers interpret brand value, trust messaging, and commit to purchases. Yet, this influence is not uniform. Different platforms, content formats, and audience contexts alter the effect, highlighting the need for ongoing academic inquiry into the evolving nature of UGC in shaping consumer purchase intentions.

Significance of the Study

This study holds substantial value for marketing practitioners, scholars, and consumers alike. For marketers, it provides actionable insights into how user-generated content affects consumer purchase behavior, enabling them to craft strategies that

leverage this form of content more effectively. From an academic perspective, it addresses existing gaps in the literature by offering a deeper understanding of the psychological and social mechanisms that underlie the influence of UGC. Furthermore, it informs consumers about the broader market impact of their content contributions, emphasizing their role not only as buyers but also as influential participants in shaping brand perceptions and peer decisions.

Research Objectives

1. To evaluate the influence of user-generated content on consumer buying intentions
2. To identify the types of UGC that are most persuasive in the decision-making process
3. To examine the factors that mediate the relationship between UGC and buying intentions
4. To determine the role of different digital platforms in moderating the effect of UGC

Literature Review:

In the digital age, user-generated content (UGC) has emerged as a transformative factor in influencing consumer behavior, particularly purchase intentions. Consumers increasingly rely on peer-created content over traditional advertisements due to its perceived authenticity and trustworthiness (Cheong & Morrison, 2008). UGC includes reviews, videos, images, and personal experiences shared by users across platforms like YouTube, Instagram, and TikTok, offering an unfiltered lens into product performance and customer satisfaction (Smith et al., 2007). This content often carries more weight than brand-produced media because it comes from relatable sources with no commercial bias (Daugherty, Eastin & Bright, 2008).

Authenticity is a key driver of UGC's influence. Consumers often perceive UGC as more genuine, credible, and reflective of real experiences compared to highly polished advertising (Christodoulides et al., 2012). Especially among younger audiences, who are more skeptical of corporate messaging, emotionally resonant and spontaneous content resonates deeper (Chu & Kim, 2011). This authenticity not only increases trust but also enhances emotional engagement, a critical component in motivating purchase

decisions (Dessart, Veloutsou & Morgan-Thomas, 2015).

UGC also plays a vital role in generating social proof. When individuals see others positively engaging with a product, they are more likely to follow suit, especially in contexts marked by uncertainty (Cialdini, 2001). Consumers often interpret the volume, tone, and visual form of content as a quick, credible cue for decision-making (Sen & Lerman, 2007). Videos, unboxing experiences, and image-based reviews carry emotional depth that makes them particularly persuasive (Berthon, Pitt & Campbell, 2008). The visual appeal and perceived spontaneity of such content increase its impact on viewers' attitudes and behavioral intentions (Pentina, Zhang & Basmanova, 2013).

The effectiveness of UGC, however, hinges on perceived credibility. When users detect manipulation such as fake reviews or undisclosed sponsorships the trust dynamic collapses (Lim et al., 2020). To combat this, brands must implement transparent moderation policies and use technologies like AI to filter out misleading or inappropriate submissions (Kumar & Geethanjali, 2022). Ensuring integrity within user content ecosystems reinforces trust and sustains its influence on purchase behavior.

Cultural and industry-specific factors also affect how UGC is interpreted. In visually driven sectors like fashion or cosmetics, platforms that emphasize aesthetics (e.g., Instagram) enable content to function as a powerful promotional tool (Kim & Johnson, 2016). Conversely, in high-risk or technical domains like electronics or financial services, consumers may prioritize text-heavy, detailed reviews to reduce perceived purchase risks (Park, Lee & Han, 2007). Moreover, collectivist cultures like those in Asia and the Middle East show heightened sensitivity to peer approval, amplifying UGC's role in driving intention (Chu & Choi, 2011).

Trust is widely recognized as the mediating variable between UGC and purchase behavior (Hajli et al., 2014). When users perceive content as trustworthy and sourced from relatable individuals, it enhances psychological assurance and boosts their likelihood to act. Authenticity strengthens this trust, especially when content feels unscripted or reveals both positive and negative aspects of the product (Filieri, 2015). In fact, slight imperfections often increase content believability by making it seem

more human and credible (Harris & Dennis, 2011).

The dual influence of trust and authenticity forms a powerful driver of consumer decision-making. When both are present, UGC becomes not just informational but transformational shaping brand perceptions, fostering emotional connections, and prompting concrete behavioral outcomes (Shao, 2009). These elements do not just encourage one-time purchases but contribute to long-term loyalty and brand advocacy (Munzel & Kunz, 2014).

The theoretical framework behind UGC's influence can be traced to Social Proof Theory, which argues that individuals rely on others' actions to guide their own when facing uncertain decisions (Cialdini, 2001). In online environments saturated with options and limited face-to-face interaction, UGC serves as a surrogate for firsthand experience. It bridges informational gaps and reduces perceived risks while aligning user choices with shared values and peer validation (Zhu & Zhang, 2010).

In summary, user-generated content has become an essential element in the modern consumer journey. Grounded in authenticity and trust, and supported by social proof, UGC provides relatable insights and emotional triggers that shape attitudes and drive purchasing decisions. As digital ecosystems continue to evolve, brands that strategically integrate and manage user content will hold a distinct advantage in engaging and converting consumers.

Research Methodology

This study employed a quantitative research design to examine the impact of user-generated content (UGC) on consumer purchase intentions. Data were collected through a structured questionnaire consisting of closed-ended questions rated on a 5-point Likert scale. The target population included online users aged 18 to 35, with a purposive sampling technique used to select 300 relevant respondents. Constructs such as UGC, trust, authenticity, and purchase intention were measured using validated items. Data were analyzed using Jamovi and R software (lavaan package). Statistical techniques included correlation, regression, mediation analysis, and structural equation modeling. Ethical considerations, including informed consent and confidentiality, were strictly followed.

Research Design:

This study adopts a quantitative research design to investigate the impact of user-generated content (UGC) on consumer purchase intentions. The quantitative approach is appropriate for this research because it allows for statistical measurement and analysis of relationships between variables such as UGC, trust, authenticity, and consumer behavior. The research design follows the framework of Saunders et al.'s (2019) "research onion," ensuring a systematic and structured methodological process.

Population and Sampling Technique:

The target population of this study includes online consumers aged 18 to 35 years who actively use platforms like Instagram, YouTube, and TikTok—environments rich in user-generated content. To ensure the relevance of participants, a non-probability purposive sampling technique was used. This method enables the researcher to select individuals with prior experience in encountering UGC and making online purchases. A sample size of 300 respondents was targeted, aligning with established practices for statistical analysis and mediation modeling (Hair et al., 2010).

Sample Size:

A total of 300 participants was selected as the sample for this study. This number is considered appropriate for the regression and mediation techniques employed and is supported by previous literature in digital marketing research (e.g., Xiong et al., 2022; Mathur et al., 2022). The sample size helps ensure generalizability and statistical power for hypothesis testing.

Instrument Development:

Primary data were collected using a structured questionnaire consisting of closed-ended questions. The questionnaire included four main constructs: User-Generated Content, Trust, Authenticity, and Consumer Purchase Intentions, each measured using six items. These items were adapted from previously validated scales to ensure reliability and construct validity. Respondents rated the items using a 5-point Likert scale ranging from strongly disagree to strongly agree.

Data Collection Procedure:

Data were collected via self-administered online questionnaires distributed through social media platforms and email. This method ensured convenience and anonymity for respondents and allowed for quick data gathering. Ethical guidelines were followed, including informed consent and the confidentiality of participant information.

Data Analysis Techniques:

Data analysis was performed using Jamovi and R software (lavaan package). Initial analysis included data cleaning and descriptive statistics (means, standard deviations, ranges). To test Hypothesis 1, Pearson correlation and simple linear regression were conducted to examine the direct effect of UGC on purchase intention. Hypotheses 2 and 3 were tested using mediation analysis in Jamovi, with Trust and Authenticity as mediators. Bootstrapping techniques and z-scores were used to assess the significance of indirect effects. For Hypothesis 4, Structural Equation Modeling (SEM) was applied using R (lavaan package) to evaluate the combined mediating roles of Trust and Authenticity. Model fit was assessed using CFI, TLI, RMSEA, and SRMR.

Analysis and Interpretation

This section presents the empirical findings based on 300 valid responses collected through a structured questionnaire targeting digital consumers. The analysis investigates the influence of User-Generated Content (UGC) on consumer purchase intentions, emphasizing the mediating roles of trust and authenticity. Data were analyzed using Jamovi and R (lavaan package), applying descriptive statistics, correlation matrices, multiple regression, and mediation modeling. Initial results include respondent demographics and summary statistics of key variables. Hypothesis testing was conducted using structural equation modeling, with each result contextualized in relation to the study's conceptual framework. The findings provide robust empirical evidence supporting the proposed relationships and contribute to the growing literature on digital consumer behavior.

Frequency Distribution of Respondents Table 01.

Variable	Count	% of Total
Gender		

Female	130	43.3%
Male	170	56.7%
Age Group		
18-24	136	45.3%
25-30	78	26.0%
31-53	56	18.7%
36 and above	30	10.0%
Education Level		
High school or equivalent	59	19.7%
Diploma	6	2.0%
Bachelor's degree	155	51.7%
Master's degree or higher	80	26.7%
Social Media Usage Frequency		
Daily	280	93.3%
Several times a week	10	3.3%
Rarely	3	1.0%
Never	7	2.3%
Most Frequently Used Social Media Platforms		
Facebook	57	19.3%
Instagram	126	42.6%
Snapchat	8	2.7%
Twitter/X	5	1.7%
YouTube	36	12.2%
All platforms	64	21.6%
Purchase Based on UGC		
Yes	176	58.7%
No	89	29.7%
Maybe	35	11.7%

The Table 01 frequency analysis provides insights into the demographic and behavioral profiles of respondents concerning UGC and purchase intentions. The sample was slightly male-dominated (56.7%) and predominantly young, with 71.3% aged between 18 and 30 consistent with the digital-native demographic. A majority (78.4%) held at least a Bachelor's degree, indicating a relatively well-educated cohort likely to engage critically with online content. Social media usage

was high, with 93.3% using it daily, confirming the sample's relevance for UGC research. Instagram emerged as the most frequently used platform (42.6%), followed by multi-platform users (21.6%) and Facebook (19.3%). Importantly, 58.7% reported making purchases influenced by UGC, underscoring its significant impact on consumer decision-making and affirming the centrality of UGC in digital marketing strategies.

Descriptive Statistics Table 02.

Statistic	UGC	Trust	Authenticity	Purchase Intention
N	300	300	300	300
Missing	0	0	0	0
Mean	3.57	3.77	3.99	3.81
Median	3.67	3.83	4.00	3.83
Standard Deviation	0.702	0.622	0.612	0.613
Minimum	1.00	2.00	2.00	1.67
Maximum	5.00	5.00	5.00	5.00

Descriptive analysis reveals positive perceptions across the study's four core variables UGC, Trust, Authenticity, and Purchase Intention measured on a 5-point Likert scale. UGC had a mean of 3.57 (SD = 0.702), indicating moderate agreement on its influence. Trust (M = 3.77, SD = 0.622) and Authenticity (M = 3.99, SD = 0.612) scored higher. These consistent trends highlight the robust role of user content in shaping consumer trust and perceived authenticity. The findings underscore

reflecting strong and consistent confidence in peer-shared content. Purchase Intention also showed a high mean of 3.81 (SD = 0.613), reinforcing UGC's persuasive power. Overall, respondents rated UGC as credible and authentic, supporting the study's premise that UGC significantly shapes consumer behaviour.

the strategic value of UGC in fostering engagement, enhancing brand perception, and ultimately influencing purchase decisions

Correlation Analysis Table 03.

Variable	UGC	Trust	Authenticity	Purchase Intention
UGC	1	0.673	0.575	0.626
Trust	0.673	1	0.755	0.787
Authenticity	0.575	0.755	1	0.788
Purchase Intention	0.626	0.787	0.788	1

The Table 03 correlation analysis indicates statistically significant and positive relationships among the study's key variables: UGC, Trust, Authenticity, and Purchase Intention. A moderate correlation between UGC and Purchase Intention ($r = 0.626$) supports H1, suggesting that increased engagement with UGC enhances consumers' purchase intent. Notably, Trust ($r = 0.787$) and Authenticity ($r = 0.788$) exhibit strong correlations with Purchase Intention, emphasizing their critical role in driving consumer behavior. The strong

inter-correlation between Trust and Authenticity ($r = 0.755$) further implies their mutual reinforcement in shaping consumer perceptions. UGC also moderately correlates with Trust ($r = 0.673$) and Authenticity ($r = 0.575$), highlighting its impact on these psychological constructs. While these findings validate the conceptual framework, further regression and mediation analyses are required to assess causality and underlying mechanisms.

Regression Analysis 04.

Model Summary	
R	0.626
R ²	0.392
N	300

The regression analysis aimed to assess the impact of User-Generated Content (UGC) on consumer purchase intentions. With a sample of 300 respondents, the model revealed a moderately strong association ($R = 0.626$), and an R-squared value of 0.392, indicating that UGC explains

approximately 39.2% of the variance in purchase intentions. This level of explanatory power is notable in behavioral research, particularly given that UGC was the sole predictor in the model. These results underscore the significant role UGC plays in shaping consumer decision-making.

Table 05.

ANOVA Summary	
F	192.00
p-value	< .001

The Table 05 ANOVA test confirms the overall significance of the regression model, with an F-statistic of 192.00 and a p-value less than 0.001. This demonstrates that the model reliably predicts

purchase intention, and the likelihood that these results occurred by chance is extremely low, reinforcing the robustness and statistical validity of the findings.

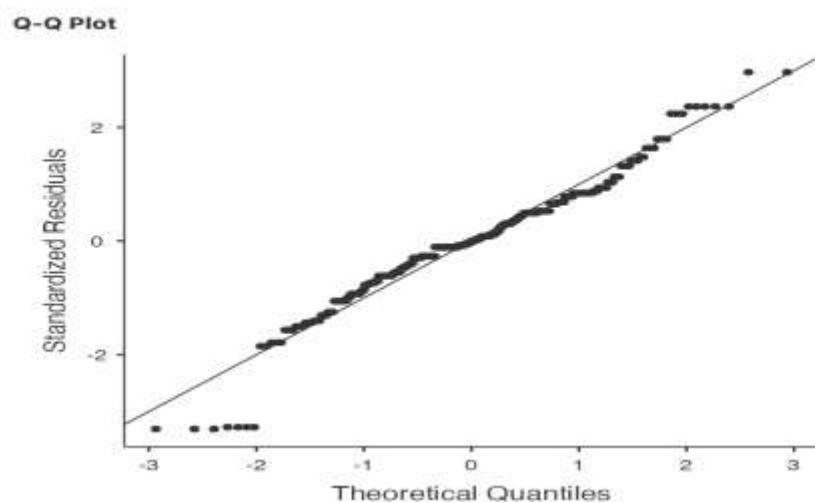
Table 06.

Coefficients	Estimate	SE	t	p-value
Intercept	1.867	0.1434	13.00	< .001
UGC	0.546	0.0394	13.80	< .001

The Table 06 regression coefficient for User-Generated Content (UGC) is 0.546, indicating that a one-unit increase in perceived UGC leads to an increase of over half a point in purchase intention, holding other factors constant. This effect is statistically significant, evidenced by a high

t-value of 13.8 and a p-value below 0.001. The positive coefficient not only affirms the influence of UGC on consumer behaviour but also quantifies its meaningful impact on driving purchase intentions.

Figure 01.



The figure 01 validate the assumptions of linear regression, a Q-Q plot of the residuals was examined. The residuals closely followed the diagonal line, indicating normality of errors and confirming a good model fit. These results provide robust support for the study's first hypothesis that user-generated content (UGC) has a positive impact on consumer purchase intentions. Beyond a simple correlation, the regression analysis establishes UGC as a significant predictor of consumer behavior. For marketers and digital strategists, this underscores the strategic value of encouraging authentic, engaging user-generated

content to effectively influence purchasing decisions.

Mediation Analysis

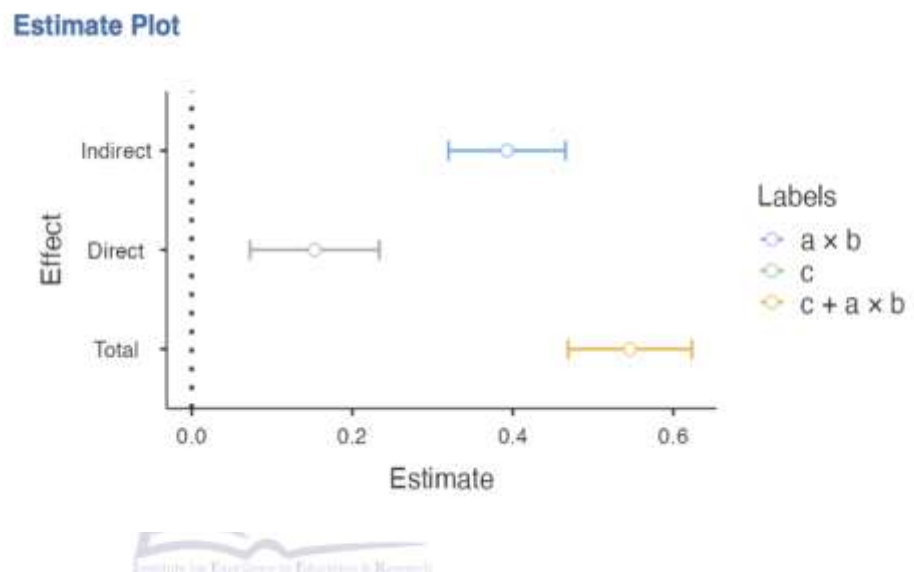
To examine whether *Trust* and *Authenticity* mediate the relationship between User-Generated Content (UGC) and Consumer Purchase Intention, two separate mediation analyses were conducted. The results confirmed partial mediation in both cases. This indicates that while UGC exerts a direct and statistically significant influence on purchase intention, a portion of its effect is transmitted indirectly through the psychological mechanisms

of Trust and Authenticity. These findings highlight the nuanced role these mediators play in strengthening the impact of UGC on consumer behaviour.

Table 07: Mediation Analysis – UGC → Trust → Purchase Intention

Effect	Label	Estimate	SE	Z	p-value
Indirect Effect	$a \times b$	0.393	0.0372	10.56	< .001
Direct Effect	c	0.153	0.0410	3.73	< .001
Total Effect	$c + a \times b$	0.546	0.0393	13.89	< .001

Figure 02.



Mediation through Trust

In the first mediation model, Trust was assessed as the mediating variable between UGC and purchase intention. The analysis revealed a significant indirect effect of 0.393 (SE = 0.0372, Z = 10.56, $p < .001$), indicating that UGC significantly enhances consumer trust, which in turn positively influences purchase intention. The direct effect of UGC, after controlling for trust, remained

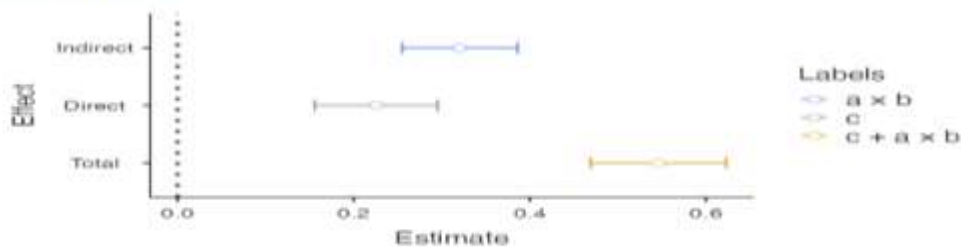
significant at 0.153 (SE = 0.0410, Z = 3.73, $p < .001$). The total effect (direct + indirect) was 0.546, consistent with the earlier regression findings. As both paths are statistically significant, this provides robust support for Hypothesis 2 (H2), affirming that trust serves as a meaningful, though partial, mediator in the relationship between UGC and consumer purchase behaviour.

Table 08 Mediation Analysis – UGC → Authenticity → Purchase Intention

Effect	Label	Estimate	SE	Z	p-value
Indirect Effect	$a \times b$	0.321	0.0334	9.61	< .001
Direct Effect	c	0.225	0.0356	6.33	< .001
Total Effect	$c + a \times b$	0.546	0.0393	13.89	< .001

Figure 03.

Estimate Plot



Mediation through Authenticity

In the second model, *Authenticity* was tested as a mediator. The results showed a significant indirect effect of 0.321 (SE = 0.0334, $Z = 9.61$, $p < .001$), indicating that authentic UGC significantly boosts purchase intention. The direct effect of UGC

remained significant at 0.225 (SE = 0.0356, $Z = 6.33$, $p < .001$), with a total effect of 0.546. These findings support Hypothesis 3 (H3), highlighting authenticity as a key pathway through which UGC influences consumer behaviour. Brands should therefore prioritize authentic content to enhance the persuasive impact of UGC.

Structural Equation Modelling.

Table 09. SEM Model Fit Indices

Fit Index	Value	Threshold
Chi-Square (df = 1)	138.283	$p < 0.05$
Comparative Fit Index (CFI)	0.830	> 0.90
Tucker-Lewis Index (TLI)	-0.017	> 0.90
RMSEA	0.676	< 0.06
RMSEA CI (90%)	[0.584, 0.774]	
SRMR	0.139	< 0.08

Table 10. SEM Regression Path Coefficients

Path	Estimate	Std. Error	z-value	p-value
UGC → Trust (a1)	0.595	0.049	12.14	$< .001$
UGC → Authenticity (a2)	0.501	0.054	9.20	$< .001$
Trust → Purchase Intention (b1)	0.375	0.066	5.65	$< .001$
Authenticity → Purchase Intention (b2)	0.431	0.065	6.62	$< .001$
UGC → Purchase Intention (c, direct)	0.107	0.041	2.61	0.009

Table 11. Indirect, Total, and Direct Effects

Effect	Estimate	Std. Error	z-value	p-value
Indirect via Trust	0.223	0.041	5.43	$< .001$
Indirect via Authenticity	0.216	0.043	4.96	$< .001$
Total Indirect	0.439	0.052	8.45	$< .001$
Direct	0.107	0.041	2.61	0.009
Total Effect	0.546	0.058	9.38	$< .001$

To test Hypothesis 4, which proposed that the combined influence of Trust and Authenticity amplifies the effect of UGC on purchase intention, a structural equation model was applied. Results revealed a significant total indirect effect of 0.439 ($Z = 8.452$, $p < .001$), confirming that the majority of UGC's impact operates through these two mediators. The direct effect remained significant at 0.107 ($Z = 2.613$, $p = .009$), with a total effect of 0.546—consistent with earlier models.

Individually, trust and authenticity showed nearly equal indirect effects (0.223 and 0.216, respectively; both $p < .001$), validating their independent and complementary roles. While the path coefficients were statistically strong, model fit indices (CFI = 0.830, RMSEA = 0.676, SRMR = 0.139, TLI < 0) indicated areas for improvement in the overall model.

Despite these limitations, the findings robustly support Hypothesis 4: trust and authenticity

together significantly strengthen the persuasive power of UGC. This underscores the strategic importance of fostering both credibility and genuineness in digital consumer engagement.

Conclusion:

This study set out to examine the influence of User-Generated Content (UGC) on consumer purchase intentions, with a particular focus on the mediating roles of trust and authenticity. Surveying 300 digital consumers aged 18 to 35, the research addressed a pressing issue in contemporary digital marketing: how peer-created content across platforms like Instagram, YouTube, and review sites shapes modern consumer behavior. The findings offer compelling empirical evidence that UGC significantly impacts purchase decisions and that trust and authenticity not only mediate but also enhance this effect.

Grounded in Social Proof Theory, the study underscores the notion that individuals tend to rely on the opinions and behaviors of others especially under uncertainty when making purchasing choices. The literature review confirmed that UGC is often viewed as more credible, relatable, and persuasive than traditional advertising, largely due to its origin from real users rather than branded sources.

Descriptive results revealed that respondents reported high exposure to UGC and frequently consulted it when making purchase decisions. The demographic profile composed of highly educated, social media-savvy individuals strengthened the relevance of the sample. Correlation analysis showed significant, positive relationships between UGC, trust, authenticity, and purchase intention. Importantly, regression analysis demonstrated that UGC independently predicts purchase intention ($\beta = 0.546$, $R^2 = 0.392$), accounting for nearly 40% of its variance.

Mediation analysis provided further insight into the psychological pathways underlying this relationship. Both trust and authenticity served as significant partial mediators. Individually, trust exerted an indirect effect of 0.393, while authenticity contributed an indirect effect of 0.321 highlighting their distinct yet complementary roles in translating UGC into consumer action.

A structural equation model tested the combined mediation effect of trust and authenticity. Despite less-than-optimal fit indices suggesting opportunities for future model refinement the

path coefficients and effect sizes were robust. The combined indirect effect of 0.439 indicated that a substantial portion of UGC's influence operates through these psychological constructs.

All four hypotheses were supported. UGC has a direct and significant effect on purchase intention. Moreover, trust and authenticity not only mediate this effect individually but jointly enhance its impact, confirming the amplifying role proposed in the fourth hypothesis. These results contribute meaningfully to the academic literature and offer actionable insights for practitioners.

From a managerial perspective, the study emphasizes that the effectiveness of UGC lies not merely in its volume, but in its perceived genuineness and credibility. Brands aiming to capitalize on UGC must cultivate consumer trust and foster authenticity in the content they promote or share. As digital consumers become increasingly discerning, understanding and leveraging these psychological drivers will be crucial for brands seeking to thrive in the competitive online marketplace.

Recommendations:

To enhance the effectiveness of User-Generated Content (UGC), brands should prioritize authenticity, trust, and inclusivity. Encourage natural, emotionally sincere content by collaborating with micro-influencers and promoting real customer stories rather than scripted endorsements. Display verified reviews and testimonials across digital touchpoints to reinforce credibility at key decision points. Content should be tailored to platform culture such as Instagram Reels or YouTube Shorts and optimized using branded hashtags, community features, and UGC galleries. Actively engage with users, including responding to critical feedback, and reward valuable contributions to foster loyalty. Transparency is essential: clearly disclose sponsored content and avoid manipulative tactics like fake testimonials. Brands should also monitor content performance, adapt campaigns based on insights, and ensure all UGC aligns with their mission and tone.

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