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TDK Research Article

**The impact of User Generated content on consumers'
purchase intentions: A systematic literature review**

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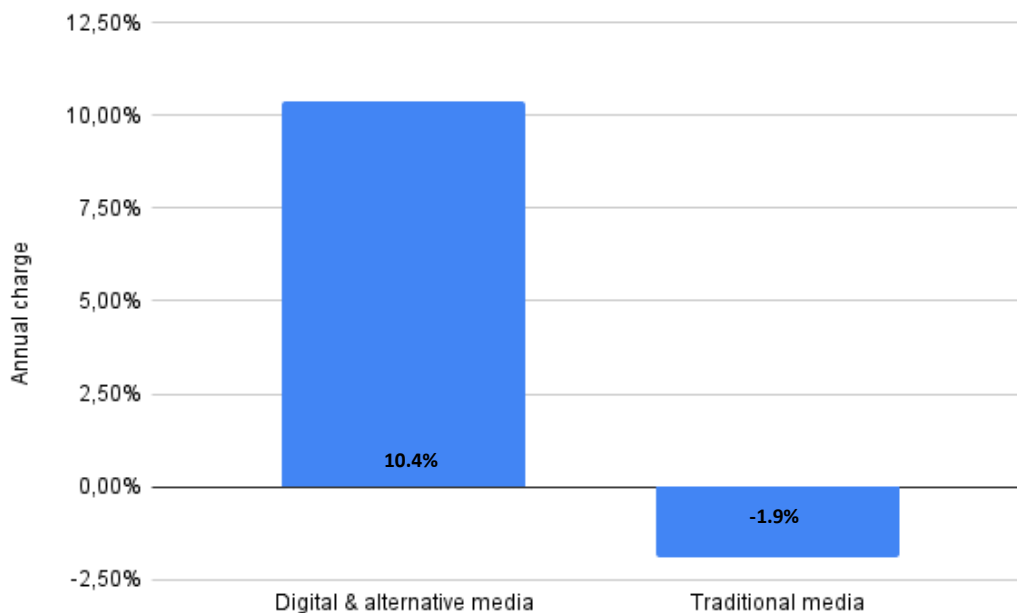
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Introduction

In the digital age, user-generated content, or UGC, has drastically changed how consumers interact and make decisions. As social media platforms proliferate, people are expressing their thoughts and experiences about goods and services more frequently, which affects how prospective customers think and act. Content produced by regular people instead of expert marketers is known as user-generated content (UGC), and it can take many different forms, such as text, photos, and videos. The efficiency of conventional marketing techniques that depend on producer-generated content (PGC) and celebrity endorsements has decreased as a result of this move towards peer-generated content. According to research, because user-generated content (UGC) represents real experiences from other users, consumers frequently view it as more relatable and believable.

Compared to traditional marketing, UGC has proven more effective in influencing consumer behavior. While traditional advertising spending decreased by 1.9% in 2023, digital marketing investments continued to grow as shown in the following figure.

FIGURE1: ANNUAL CHANGE IN TRADITIONAL AND DIGITAL ADVERTISING AND MARKETING SPENDING WORLDWIDE IN 2023.

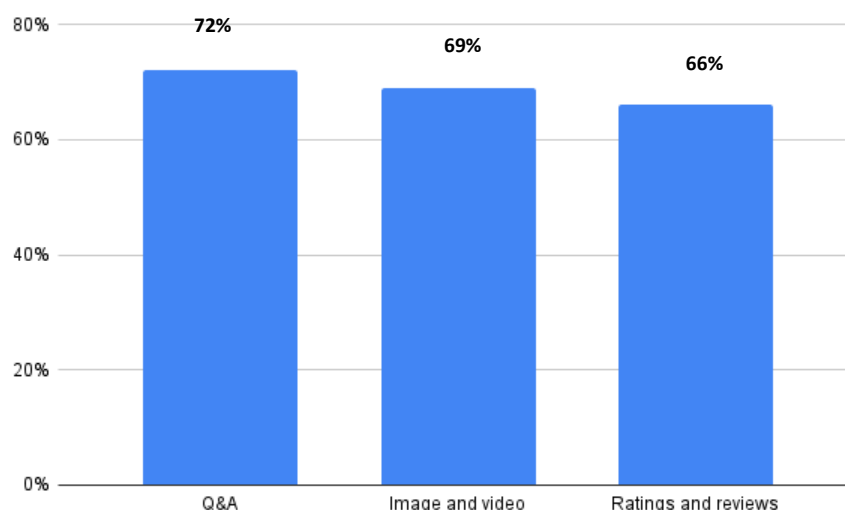


Source: Statista

Brands now realize how important it is to be digitally present online, and also be aware of the impact of the e-WoM which is UGC. In fact, UGC's impact extends beyond sales, with 72% of

U.S. consumers reporting that Q&A content decreases the likelihood of product returns like indicated in figure 2.

FIGURE 2: TYPES OF USER-GENERATED CONTENT (UGC) DECREASING THE LIKELIHOOD OF PRODUCT RETURNS IN THE UNITED STATES IN 2023.



Source: Statista

Because UGC is a type of electronic word-of-mouth (eWOM) that has the power to influence customer decisions, its effect on purchase intentions is especially notable. People are increasingly looking to user-generated content (UGC) for information and validation as they make their way through the shopping process. The procedure usually involves determining the goods they want, obtaining pertinent data, weighing their options, and finally coming to well-informed conclusions. UGC is essential in this situation since it offers insightful information that gives customers more confidence in their decisions and less ambiguity. The purpose of this systematic review is to examine the body of research on user-generated content (UGC) and how it affects consumer decision-making, with an emphasis on purchase intentions. In order to comprehend the mechanisms via which user-generated content influences consumer behavior, this review synthesizes findings from multiple studies using the PRISMA framework for rigorous data gathering and analysis. It also looks at theoretical frameworks like the Stimulus-Organism-Response (SOR) model and Social Proof Theory to give a thorough grasp of how UGC influences customer involvement and purchase decisions. The insights gained from this review will contribute to a have a deeper understanding to what instinct can the consumers' purchasing intention be shaped being exposed to UGC.

The following **research objectives** were created in order to more practically meet this goal:

- To evaluate how UGC affects consumer decision-making by looking at how different types of UGC, like peer recommendations, social media posts, and online reviews, affect customer perceptions of brands and purchasing patterns.
- To identify the precise qualities of user-generated content (UGC) such as social proof, emotional connection, and authenticity, that support the development of customer trust and increase buy intentions.
- To look into theoretical frameworks including the Theory of Planned Behavior, the S-O-R Model, and Social Proof Theory in order to comprehend how user-generated content (UGC) influences customers' emotional and cognitive reactions, which in turn influences their purchasing decisions.

And based on these research objectives, we could formulate the following **research questions**

1. How do different types of UGC influence consumer perceptions of brands and their purchasing behavior?
2. What specific characteristics of UGC contribute to building consumer trust and enhancing purchase intentions?
3. How do theoretical frameworks like the Theory of Planned Behavior, the S-O-R Model, and Social Proof Theory explain the emotional and cognitive responses of consumers to UGC, and how do these responses impact purchasing decisions?

Based on what is mentioned above, understanding user-generated content's (UGC) significant influence on consumers' decision-making processes in the current digital environment requires research. We can find out how customers make decisions by analyzing the ways in which different types of user-generated content (UGC), including peer recommendations, social media posts, and online reviews, impact consumer impressions of brands and their purchase behaviors. The purpose of this study is to identify particular attributes of user-generated content (UGC), such as authenticity, social proof, and emotional connection that increase consumer trust and buy intentions. Furthermore, we may learn more about how user-generated content (UGC) affects customers' emotional and cognitive reactions, which in turn shapes their purchasing decisions, by investigating theoretical frameworks such as the Theory of Planned Behavior, the S-O-R Model, and the Social Proof Theory. Businesses must comprehend these factors in order

to use UGC effectively and establish a genuine connection with customers that encourages engagement and loyalty.

1. Theoretical background

1.1 Definitions of User-generated content

Over the past 20 years, social media platforms have had a significant impact on a variety of facets of life, including business practices, decision-making, cognitive processes, information access, and interpersonal communication (Kim & Desai, 2021; Kumar & Gupta, 2023; Nascimento & Da Silva, 2017). User-Generated Content (UGC), in particular, has become a new medium for media expression thanks to the quick emergence of platforms like TikTok. User-generated content, or UGC, is media content created by regular people who have used a product instead of sponsored endorsers and shared mostly on the internet (Daugherty et al., 2008). Usually, people produce and share this content without receiving any payment (Haven et al., 2007). It was also known as electronic word – of – mouth (eWOM) which operates like a common word of mouth but spread via online platforms (Manap & Adzharudin, 2013).

Hennig-Thurau, Gwinner, Walsh, & Gremler (2004) defined eWOM/UGC as follows “any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet”.

Wunsch-Vicent and Vickery (2007) define user-generated content (UGC) as content that is freely produced, available online, and requires a high degree of creative work in addition to existing beyond the professional range. Furthermore, UGC is defined by Mathur et al. (2021) as user-generated content (UGC) that communicates individuals' own experiences through various media formats, including text, photos, and videos, on various platforms like TikTok. Research indicates that static photos are less successful than videos in improving customers' impression of the quantity of information. The videos highlight products with a variety of sensory aspects, such as vibrant colors, dynamic graphics, and different audio qualities (Park et al., 2008).

In contrast to producer-generated content (PGC), which usually involves celebrities and endorsers to discuss the benefits of the products (Verhellen, Dens, & Pelsmacker, 2013), consumers have shifted away from traditional promotional strategies because they view user-generated content (UGC) as more credible.

According to Naeem (2019a, 2019b; Sobhanifard & Sadatfarizani, 2018), product users have a greater influence on others than general social media users when it comes to sharing personal

experiences on social media platforms. Previous studies have demonstrated that unfavorable consumer experiences frequently serve as a stimulus for user-generated content (UGC) generation on social media platforms (Grosser et al., 2019; Micu et al., 2017; Kim & Lee, 2017; Gavilanes et al., 2018; Çınar, 2018; Zhao et al., 2017). Consumers are influenced by everyday interactions and social media participation, therefore they prefer material that answers their questions about businesses they are interested in. Because of the quality of UGC, the sources of UGC, friends' experiences, and their own experiences with that brand, it has been discovered that individuals do not always believe all the sources of brand-related content (Young, 2011). For instance, Henderson and Lyons (2005) suggested that opinion leaders who produce eWOM have distinct traits and power that non-leaders may not always possess. According to Kim et al. (2012), a large number of brand reviews does not guarantee that other customers will purchase the product or find the information reliable. Finding out which content sources are more reliable in the eyes of social media users is crucial.

1.2 UGC and purchase intention

Purchase intention refers to the possibility that consumers may act on purchases in the future. These days, anyone can voice their thoughts online, which has led to an increase in information and interaction and solved the issue of information asymmetry. Customers go through a number of steps, according to researchers: choosing the product they want to buy, finding product information, comparing and assessing it against other possibilities or products, and then deciding on a course of action (Mustikasari & Widaningsih, 2018). Online communities serve as venues for brands to sell their merchandise together with supporting information linked to buy intention in order to save customers time and draw them to their brands, given the number of brands in the market that promote various-value products to attract consumers. Consumers will naturally go through the process of defining the product they want to buy, so providing the necessary information for this process to the product offering helps them to more efficiently begin looking for and assessing the product before deciding to buy it (Ghattas & Al-Abdallah, 2020; Lim et al., , 2016)

As a result, Users can search for information, share content, or create content for other users to use as a guide to influence their purchase intentions. According to Malthouse, Calder, Kim, and Vandenbosch, any online experience could affect a consumer's behavior when they participate in the UGC. Additionally, it successfully facilitates the consumer's ability to increase brand attention, stimulate the development of buying intention, and strengthen the bond between consumers and businesses. Maksimova also observed that UGC posts news, comments, and

opinions about brands with customers online in an effort to enhance user-consumer interaction and brand impression comprehension. This way, other users can find pertinent information to help them make decisions about what to buy. Whether posting articles or filming movies, the makers of user-generated content (UGC) could encourage customers' readiness to purchase the brand's items. These are crucial aspects to influence consumers' purchasing behavior prior to product purchases. According to Sethna, Hazari, and Bergie, customers use their interactions and expectations for user-generated content (UGC) to influence other people's purchasing decisions and promote companies by sharing their product experiences to improve brand quality. Customers who develop a UGC-related brand can increase brand-consumer communication and enhance user-business interactions, both of which have a direct impact on consumer purchasing decisions. Social media content has the power to shape consumers' perceptions of a brand and their propensity to purchase its goods or services. Additionally, brand perceptions and purchasing intention might be positively impacted by an appealing message. In order to influence consumers' purchase decisions, modern technology increases interaction and allows them to engage by acquiring fresh knowledge through UGC. Additionally, businesses should value the relationship between brands and consumers through media transmission, since this positively affects brand assets and purchase intention.

2. Methodology

In conducting this systematic literature review (Tranfield et al., 2003), the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework was employed to ensure a rigorous and transparent approach to data collection and analysis (Moher et al., 2009). The review focused on identifying relevant studies related to User-Generated Content (UGC) and its impact on consumer decision-making processes and purchase intentions. Data sources included two prominent databases: Scopus and Web of Science. These databases were selected for their comprehensive coverage of peer-reviewed literature across various disciplines, ensuring a robust selection of high-quality studies as highlighted by Paul (2020), who emphasizes the importance of systematic approaches in capturing the nuances of consumer behavior in digital contexts. The search strategy involved using specific keywords related to UGC and consumer behavior, which facilitated the identification of pertinent articles for inclusion in the review.

The selection of keywords for this systematic literature review was guided by the PEO (Population, Exposure, Outcome) model (Baum, C., & Christiansen, C, 2005), which provides a structured approach to framing research questions and identifying relevant literature. In this

context, the Population component focused on consumers engaging with User-Generated Content (UGC), the Exposure component examined the interaction with various forms of UGC, such as online reviews and social media posts, and the Outcome component assessed the impact of UGC on consumer decision-making processes. By utilizing the PEO model (Baum, C., & Christiansen, C, 2005), keywords were systematically derived to ensure comprehensive coverage of the relevant literature, facilitating a targeted search that aligned with the review's objectives (Aromataris & Riitano, 2014). Table 1 shows how the keywords were chosen based on the PEO model.

Table 1: Keywords categorization using PEO framework

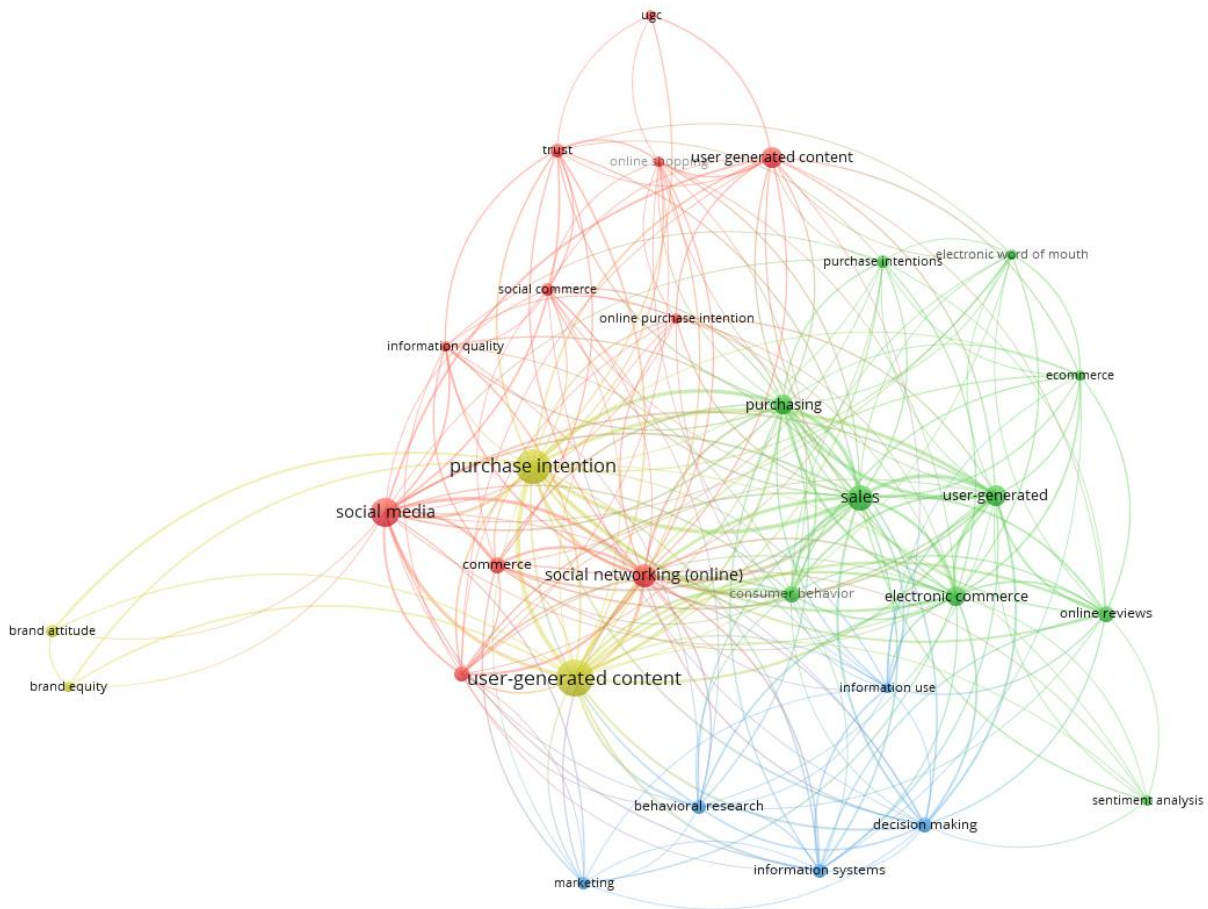
Population	Exposure	Outcome
Consumers	User generated content(UGC)	Purchase intentions
Social media users	Online reviews	Buying decisions
Online shoppers	Social media posts	Decision making process
	Peer recommendations	Trust

2.1 Keywords co-occurrence

Highlighting the keywords that the authors use and seek for the most is another kind of analysis. This enables the assessment of an enormous quantity of text while focusing on a certain subject. In order to categorize the findings into more general research topics within the parameters of this study, an attempt was made to determine the main research focus of the reviewed articles. To build a keyword co-occurrence network, a keyword co-occurrence analysis was carried out (Radhakrishnan et al., 2017). Co-occurrence analysis allows for a visual representation and understanding of the keyword architecture of a particular scientific topic, whereas keywords are utilized to explore the relationships between different terms (Su and Lee, 2010). Co-occurrence analysis examines the implicit relationships that research paper writers establish between the subjects of their articles and the keywords they select (Su and Lee, 2010).

Figure 3 displays the frequency of specific keywords in the publications. Keywords are used by writers, editors, and publishers to highlight the most pertinent topics included in the articles:

FIGURE 3: KEYWORDS CO-OCCURRENCE NETWORKS



Source: VOSviewer

Table 2 shows a minimum of 4 keyword occurrences:

Table 2: Minimum 4 keyword occurrence

Keyword	Number of occurrences
user-generated content	44
purchase intention	38
social media	27
sales	20
social networking (online)	17
user generated content	14
user-generated	14
purchasing	13
electronic commerce	12
consumer behavior	9
commerce	8
online reviews	8
decision making	7

user generated content (ugc)	7
behavioral research	6
information systems	6
trust	6
brand attitude	5
marketing	5
purchase intentions	5
social commerce	5
brand equity	4
ecommerce	4
electronic word of mouth	4
information quality	4
information use	4
online purchase intention	4
online shopping	4
sentiment analysis	4
ugc	4

The analysis of keyword co-occurrences provides valuable insights into the relationships among various concepts related to user-generated content (UGC) and consumer behavior, although a more comprehensive understanding would necessitate access to the underlying data and relevant research papers to identify distinct clusters accurately. Based on the identified keywords and their connections we could identify three distinct research clusters.

Cluster 1: social media and User-Generated Content: includes keywords such as social media, user-generated content, online reviews, and electronic word of mouth. This cluster emphasizes the significant role of social media in shaping consumer behavior and purchase intentions, particularly how UGC affects brand perception and influences purchasing decisions. Research indicates that UGC on platforms like Facebook enhances brand awareness and significantly impacts consumers' purchase intentions by blending seamlessly into users' feeds (Huang et al., 2020).

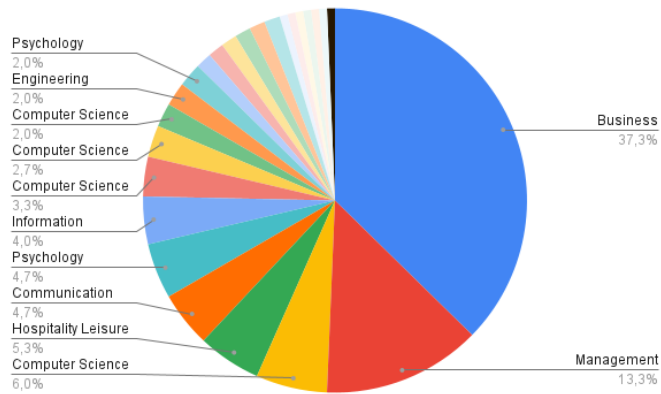
Cluster 2: information quality and decision making: which encompasses keywords like information quality, decision-making, and sentiment analysis. This cluster focuses on the critical importance of information quality in the consumer decision-making process, showing that consumers rely heavily on high-quality UGC to evaluate product quality and make informed purchasing choices (Cheung & Thadani, 2012).

Cluster 3: E-commerce and consumer behavior features: keywords such as e-commerce, brand attitude, and online purchase intention. This cluster examines how elements like brand attitude interact with online information to shape purchase intentions in digital shopping environments. The integration of UGC into e-commerce strategies has been shown to enhance brand equity and positively correlate with consumers' purchase intentions (Liu et al., 2019).

Together, these clusters illustrate the complex interplay between user-generated content, social media dynamics, information quality, and consumer behavior in today's digital marketplace. Understanding these relationships is essential for brands aiming to leverage UGC effectively within their marketing strategies. This review not only clarifies the relationship between UGC functions and established theories such as the S-O-R Model and Social Proof Theory but also offers useful insights about how these different factors influence consumer perceptions and behaviors.

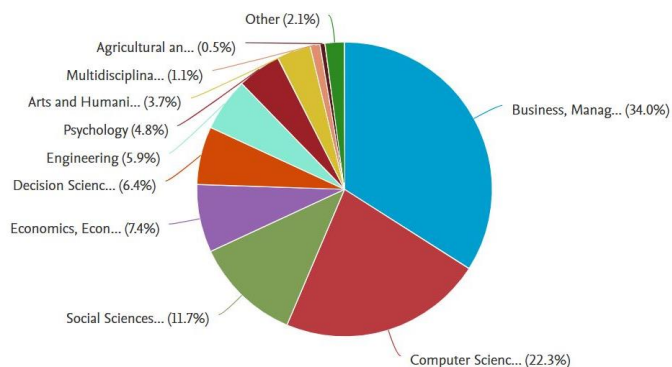
To generate deeper and more useful search results, keyword combinations were used with Boolean operators in the Scopus and Web of Science (WoS) databases. A total of 321 articles were found in the first search, including 221 from Scopus and 100 from Web of Science. 203 articles from both databases (110 from Scopus and 93 from WoS) were found after the search results were narrowed down using particular inclusion and exclusion criteria. Documents had to be published within the last ten years, from 2004 to 2024, according to the criteria. Furthermore, the study did not include topics related to energy, math, neuroscience, environmental sciences, ecology, agriculture, energy sources, or food science technologies. Additionally, only English-language conference papers and articles were taken into consideration for inclusion. Out of the 203 articles, the following figures will be presenting the number of articles published per year and their subject areas. The peak of the articles' publication was in 2021, which can be explained by the fact that the researchers were more interested on the impact of UGC on shifting the consumers' behavior especially after Covid 19. (Paul, 2020).

FIGURE 4: CLASSIFICATION OF WOS DOCUMENTS BY SUBJECT AREA.



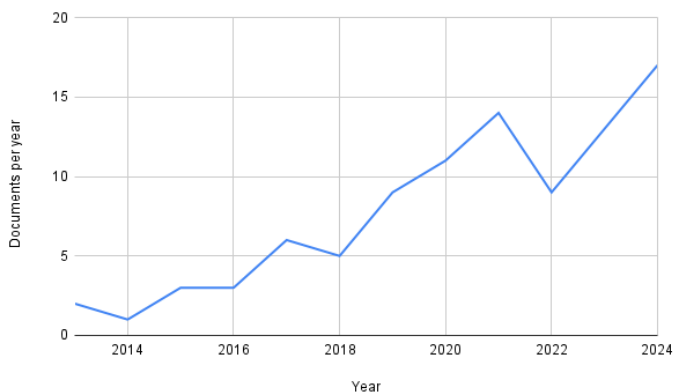
Source: WoS

FIGURE 5: CLASSIFICATION OF SCOPUS DOCUMENTS BY SUBJECT AREA.



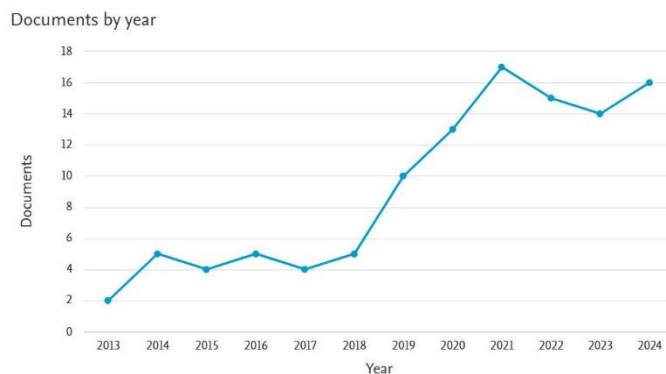
Source: scopus

FIGURE 6: THE NUMBER OF ARTICLES PUBLISHED ON SCOPUS PER YEAR (OUT OF 110).



Source: scopus

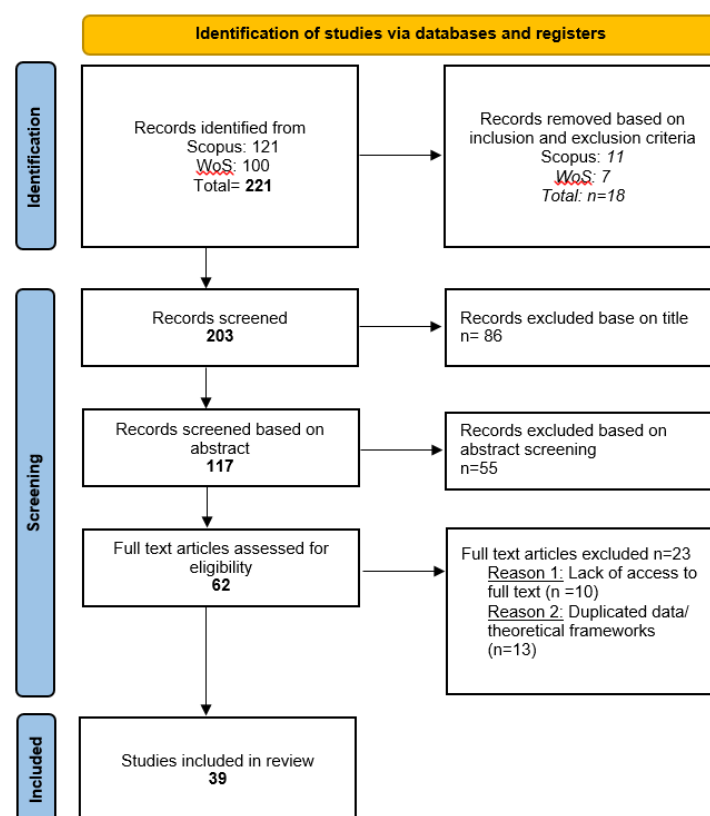
FIGURE 7: THE NUMBER OF ARTICLES PUBLISHED ON WOS PER YEAR (OUT OF 93).



Source: WoS

A total of 203 articles were screened for relevance based on their titles, resulting in 117 articles advancing to the abstract screening phase. 55 articles were eliminated during this round. As a result, 62 articles were chosen for a critical full-text evaluation. A total of 39 publications remained for analysis after 23 were eliminated for lack of full text availability, data duplication, and overlapping theoretical frameworks. The PRISMA steps discussed above are depicted in the following figure.

FIGURE 8: SLR SELECTION CRITERIA BASED ON PRISMA METHOD

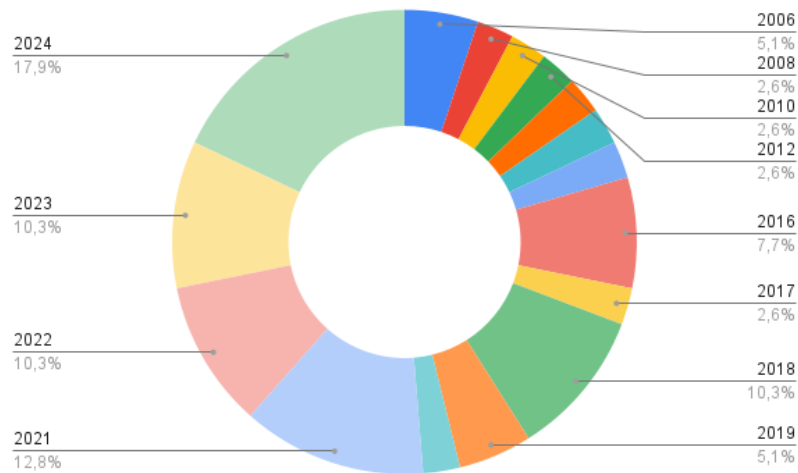


2.3 Bibliometric analysis

2.2.1 Publications by year

The growth of publications on the subject of UGC was mapped out over time, starting in 2006 and continuing up 2024. Figure 9 illustrates this progression, indicating that the majority of research has been conducted over the past seven years, reflecting increasing scholarly interest in the subject matter. More than half of the articles pertaining to this object (69.3 % of the total 39) cover the years 2018 to 2024.

FIGURE 9: PERCENTAGE OF ARTICLES PUBLISHED FROM 2006 UNTIL 2024 OUT OF 39



The following table presents the number of publications published every year as well

Table 3: Number of publications every year from 2006-2024

Years	Number of articles
2006	2
2008	1
2010	1
2012	1
2013	1
2014	1
2015	1
2016	3
2017	1
2018	4
2019	2
2020	1
2021	5
2022	4
2023	4
2024	7

2.2.2 Publications per country

Table 4 shows the regional distribution of articles for each country based on the quantity of papers collected from both Scopus and WoS. Each nation receives a point for its distinct contribution to the authorship of an article, even if it was produced in collaboration with another nation (Del Vecchio et al., 2022). The purpose of this analysis is to identify the countries that have expressed interest in learning more about the topic of UGC and its impact on consumers' purchase intentions. The United States had the biggest influence ($n = 6$) out of 39 articles. After

having an overview about the publications studied, 87,2% of them were established by researchers from single countries and 12,8% of the research were multi-country.

Table 4: Countries by number of documents

Country	Documents	% of documents
Japan	2	5.13
Italy	2	5.13
UK	5	12.82
India	2	5.13
Finland	1	2.56
China	3	7.69
USA	6	15.38
Multi-country	5	12.82
South Africa	1	2.56
Indonesia	2	5.13
Germany	1	2.56
Morocco	1	2.56
Multi	1	2.56
Chile	1	2.56
Canada	1	2.56
Vietnam	1	2.56
Malaysia	1	2.56
Brazil	1	2.56
Philippines	1	2.56
Greece	1	2.56

The literature chosen for the review was also categorized based on the type of research methods used to understand the topic. The following table represents those different research approaches in frequency and percentage.

Table 5: Categorization of literature based on research methodology

Method	Frequency	Percentage(out of 39)
Quantitative	20	51.3%
SLR	4	10.3%
Qualitative	9	23.1%
Comparative analysis	2	5.1%
Experimental design	3	7.7%
Mixed (qualitative and quantitative)	1	2.6%

3 Literature review

3.1 Previous studies about UGC characteristics that impact the consumer's perception and decision making

To have a wider understanding of the effect of UGC consumers' purchasing behavior and decision-making process, reviewing the frameworks and studies of previous authors is important.

Table 6: Main findings of previous studies related to UGC

Author	Research method	Main findings
Cheung and Lee (2012)	Quantitative	Consumers' intents to propagate eWOM were positively influenced by perceived usefulness, enjoyment, and social enhancement. According to this study, users are more likely to share UGC that they find useful and pleasurable, which can have an impact on other people's purchasing decisions.
Dellarocas and al. (2007)	Empirical approach	Buyers' purchase intentions were influenced by the reviewer's credibility, reputation, and area of expertise.
Hennig-Thurau and al. (2004)	Quantitative	Consumers' attitudes, beliefs, and purchase intentions were significantly influenced by favorable eWOM.
Park and al. (2007)	Experimental design	Favorable UGC enhanced consumers' perceptions of product quality and inclination to buy
Zhu and Zhang (2010)	Mixed-methods approach, qualitative interviews with quantitative surveys	UGC had a considerable impact on consumers' opinions about a good or service, which in turn affected their choice to buy.
Kozinets and al. (2010)	Ethnographic methods	Participating in online forums and getting peer recommendations had a big impact on consumers' brand preferences.
Filieri and al. (2015)	Quantitative(survey)	Customer purchase intentions were positively influenced by consumer confidence in UGC,

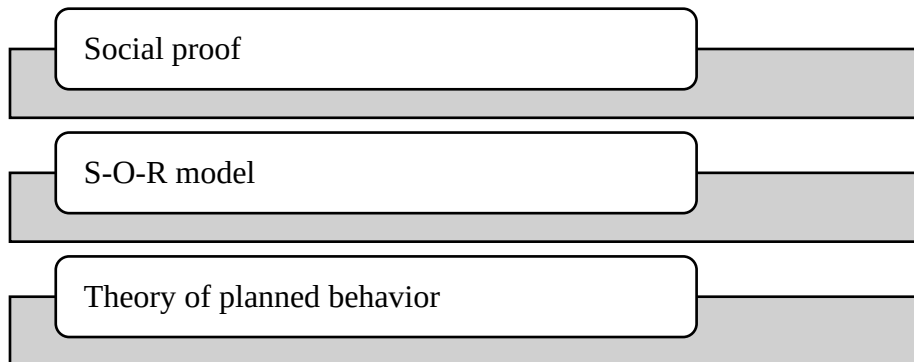
		underscoring the significance of trustworthy content in shaping consumer choices.
Li and al. (2012)	Experimental design	Consumer purchase intentions and willingness to pay a premium for a product were positively influenced by the perceived trustworthiness of UGC.
Zhang et al. (2012)	Comparative analysis	Product type affects consumer buying decisions. In comparison to search products, they discovered that experiential products were more affected by UGC.
Chen and Xie (2008)	Quantitative	Product participation affected UGC's influence. They discovered that the impact of UGC on customer purchasing decisions was amplified by-product participation.
Chevalier and Mayzlin (2006)	Empirical analysis	User-generated book reviews affected sales. The authors' findings, which show the persuasive power of user-generated content, show a highly positive link between favorable reviews and book sales.
Phua and al. (2017)	Quantitative	User-generated visual material affects different consumer brand related outcomes. The authors discover that user-generated visual content, such as photographs and videos, has a favorable impact on user engagement, membership intention, and brand identification.
Kim and Ko (2012)	Emperical	UGC significantly boosted customer equity by favourably affecting brand awareness, perceived quality, and loyalty. This study emphasises the significance of user-generated content (UGC) as an effective marketing strategy that directly influences consumer perceptions and buying decisions.

3.2 Contributions of the chosen literature

3.2.1 Theories of consumer behavior relevant to UGC

In exploring the contributions of literature related to consumer behavior and user-generated content (UGC), three prominent theories emerge as particularly relevant developed in the following figure, each of these frameworks provides unique insights into how consumers interact with UGC and how it influences their decision-making processes.

FIGURE 10: THEORIES RELATED TO UGC INFLUENCING DECISION-MAKING PROCESS



- **Social proof theory and UGC**

According to the social psychology-based Social Proof Theory, people frequently use other people's behavior and viewpoints as a guide for their own, particularly when things are unclear (Sherif, 1935). According to this hypothesis, people are more inclined to have a positive opinion of and trust a product or service when they see others using it. In the digital age, when customers are constantly exposed to information and frequently look to their peers for approval, this phenomena is more pertinent.

By integrating social proof components into marketing strategies, Kembau, Tarigan, and Pangaribuan (2024) investigate how user-generated content (UGC) affects Generation Z's opinions of online courses. According to their research, positive user-generated content (UGC) like reviews and testimonials can greatly increase consumers' confidence and trust in brands. Positive peer experiences are interpreted by prospective buyers as proof of the brand's dependability and quality.

In the same direction, Pei, Wang, and Yan (2024) investigate how social proof and behavioral observability affect multiplex networks. They discover that people's opinions about a product or service are strengthened when they see others using it favorably through user-generated content. This conformity to the Social Proof Theory demonstrates how user-generated content (UGC) functions as an informative signal that influences customer behavior.

UGC provides customers with information. People are more likely to trust the brand linked to that content when they come across peer-endorsed or positive reviews (Kembau et al., 2024). This dependence on peer experiences is consistent with the ideas of Social Proof Theory, which holds that people base their decisions on the actions of others.

Moreover, User-generated content's emotional connection can improve customer involvement. According to Kembau et al. (2024), consumers who share relatable and genuine material with brands develop emotional bonds with them, which boosts customer loyalty and improves brand perception. For customers who might be doubtful about traditional marketing techniques, this emotional component is essential to building trust.

UGC also helps customers in reducing uncertainty in settings that are marked by an excess of information. According to Pei et al. (2024), people are more likely to rely on social indicators like user-generated content (UGC) to help them make judgments when presented with a variety of options. This dependence on peer approval is especially noticeable when customers are unsure of their decisions.

- **SOR model and UGC**

The SOR model, developed by Mehrabian and Russell (1974), posits that environmental stimuli (S) impact an organism's internal state (O), which in turn leads to behavioral responses (R). In this framework, stimuli can include various external factors such as marketing communications, social interactions, and content shared on social media. The organism represents the cognitive and emotional processes that occur within consumers as they interpret these stimuli. Lastly, the behavioral results that occur from these internal processes are included in the response. In the reviewed studies, UGC is seen as stimuli. With a focus on brand-related user-generated content on Facebook, Kim and Johnson (2016) explore the influence of consumers through social media. According to their research, user-generated content (UGC) is a powerful stimulant that elicits reactions from customers. Users' opinions and actions toward a brand are impacted when they come across peer-generated content about the brand, such as reviews, testimonials, or shared experiences. This is consistent with the SOR paradigm, which views UGC as an external stimulus that might cause consumers to react emotionally and cognitively.

Emotional reactions like pleasure and arousal are important aspects of how consumers interpret stimuli in the SOR framework. Kim and Johnson (2016) point out that UGC associated with a brand can evoke favorable emotional responses, which improve customer engagement and

result in beneficial behavioral results. For example, customers are more likely to adopt a favorable opinion of the company and engage in actions like sharing content or buying products when they like interacting with relatable user-generated material.

In the SOR paradigm, cognitive responses are equally significant. Consumer decision-making can be greatly impacted by the perceived quality of the information found in UGC. According to Kim and Johnson (2016), consumers' cognitive evaluation of a brand is improved and their likelihood of making a purchase increases when they believe user-generated content (UGC) to be reliable and educational. As a result, UGC influences consumers' perceptions of brands in addition to acting as a stimulant.

- **Theory of Planned Behavior and UGC**

The Theory of Planned Behavior, developed by Ajzen (1991), posits that individual behavior is driven by behavioral intentions, which are influenced by three key determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. This model has been widely used to forecast and comprehend consumer behavior in a variety of scenarios. Mendes Filho, Tan, and Mills (2016) use TPB to analyze the function of user-generated content in travel planning. They contend that user-generated content (UGC), including travel blogs and online reviews, is a crucial information source that helps tourists make wise choices. The study emphasizes how UGC affects tourists' perceptions of utilizing it for trip planning.

In fact, positive perceptions of user-generated content (UGC) can increase tourists' intents to use it for planning, according to Mendes Filho et al. (2016). Travelers are more inclined to incorporate user-generated content (UGC) into their decision-making processes when they believe it to be reliable and valuable.

The perceived social pressure to engage in or refrain from engaging in a behavior is known as subjective norms. The authors point out that when it comes to the usage of UGC, travelers are frequently impacted by the beliefs and actions of others. For example, if family members or friends recommend using internet evaluations to choose travel locations or lodging, people could feel pressured to do the same. Positive subjective norms might greatly increase tourists' intents to interact with user-generated content (UGC), according to Mendes Filho et al. (2016). A person's assessment of how simple or complex a behavior is to carry out is reflected in their perceived behavioral control. When it comes to travel planning, Mendes Filho et al. (2016) point out that passengers are more likely to use UGC if they think it would be easy to access

and use. This component is essential since obstacles like technical difficulties or unfamiliarity with internet platforms might discourage people from depending on user-generated content.

3.2.2 UGC characteristics that influence consumers' decision making

This literature review examines how specific attributes of UGC such as authenticity, interaction quality, social proof, and emotional connection impact consumer attitudes, trust, and purchase intentions.

One of the most important factors that increases the efficacy of UGC is authenticity. Young customers frequently view user-generated content (UGC) as more credible than traditional marketing communications, according to Al-Rawabdeh, Ghadir, and Al-Abdallah (2021). This impression results from the idea that user-generated content (UGC) represents authentic peer experiences and viewpoints rather than slanted brand promotion. Since consumers are more inclined to believe material that seems objective and relatable, the legitimacy of genuine user-generated content (UGC) might enhance buy intentions.

Demba et al. (2022) go on to emphasize how authenticity affects customer views and trust. According to their research, customers are more likely to form positive opinions about a brand when they come across authentic reviews and testimonials. Because consumers are more likely to acquire goods from brands they trust, this optimistic outlook plays a critical role in influencing purchase intentions.

Consumer decision-making is also greatly impacted by the quality of interactions inside UGC. Geng and Chen (2021) look into how customers' intentions to buy are influenced by the quality of their interactions. High-quality interactions, which are defined by interesting, educational, and aesthetically pleasing material, improve the efficacy of user-generated content (UGC) in influencing customer behavior, according to their empirical investigation. For example, well-written reviews that offer in-depth analyses of user experiences or product characteristics might draw in customers more successfully than generic content.

Furthermore, interaction quality includes how users interact with one another in relation to that material and goes beyond simple content production. Good user interactions can foster a feeling of belonging and community, which strengthens the influence of user-generated content on decision-making.

Another crucial factor affecting decision-making is UGC's capacity to establish emotional bonds with customers. According to Kao (2022), relatable content produced by peers strengthens the emotional connection between customers and companies. Since customers feel more emotionally invested in businesses that speak to their experiences, this emotional

connection can greatly increase brand loyalty and promote repeat business. For instance, sharing personal stories about one's experiences with a product through user-generated content (UGC) might arouse feelings like exhilaration or nostalgia. Stronger brand attachment and a higher chance of making a purchase can result from these emotional reactions.

3.2.3 UGC role in developing trust

The results of numerous research that examine the connection between UGC and trust are summarized in this review of the literature, emphasizing crucial traits that raise consumer engagement and brand legitimacy.

User-generated content (UGC) is a powerful tool for fostering consumer trust. By offering genuine insights into product experiences, user-generated content (UGC) improves brand credibility, according Naem and Okafor's (2023) results. Peer recommendations are generally more trusted by consumers than traditional advertising since they are seen as more objective and sincere. Liu and Park (2019), who stress that user-generated content (UGC) represents real-life interactions and experiences, hence forming good brand views, repeat this sentiment. Furthermore, the systematic review by Al-Rawabdeh et al. (2021) emphasizes how customer trust is greatly impacted by good UGC, such as user-generated images and online reviews. According to the survey, customers are more likely to have positive opinions of companies that successfully use user-generated content (UGC), which eventually results in higher buy intentions. This supports the idea that user-generated content (UGC) reinforces consumer trust in their purchase decisions by serving as a type of social proof.

Adding to that, one essential quality of UGC that increases its efficacy in fostering trust is authenticity. According to Demba et al. (2022), genuine user-generated content (UGC) advertising has a beneficial impact on customer sentiments and trust. Customers' perceptions of a brand are greatly influenced by the transparency and dependability that are fostered when they come across real experiences that other users have shared. This idea is further supported by research by Martin and Hogan (2018), which shows that customers are more inclined to interact with brands that display genuine user-generated material. Customers feel more invested in their decisions as a result of this authenticity, which also strengthens trust and fosters emotional bonds between them and brands.

Consumer trust is also significantly influenced by the caliber of interactions inside UGC. High-quality interactions, which are defined by interesting and educational content, increase the effectiveness of user-generated content (UGC), according to Geng and Chen's (2021) analysis of the relationship between interaction quality and customers' purchase intentions. This implies

that the quality of UGC is crucial in influencing consumer attitudes and behavior, in addition to the fact that its existence matters.

Additionally, studies show that brands can increase their reputation by actively interacting with user-generated content, such as by sharing user experiences or replying to comments. According to Okazaki and Taylor (2017), this interaction strengthens the brand's reputation as one that values consumer opinions and feedback by creating a feeling of community around it.

To sum it up, consumer trust in brands is significantly shaped by user-generated content. UGC builds consumer emotional bonds and increases brand credibility through its genuineness, interaction quality, and conformity to Social Proof Theory. Leveraging these traits will be crucial for organizations looking to successfully establish trust as digital marketing develops. To gain a better understanding of how consumers behave in online settings, future studies could examine more aspects of UGC's influence on trust in other scenarios.

3.2.4 The role of sponsorship in UGC

The findings highlight the complexities surrounding sponsored content and its effectiveness compared to non-sponsored UGC.

Brands that financially support or promote user-generated content are said to be sponsoring UGC. Sponsored UGC can increase brand awareness and engagement, but its impact is frequently moderated by consumers' sense of authenticity, says Jabado (2023). According to the study, sponsored user-generated content (UGC) is often viewed as less credible than unsponsored content, even if it can reach a wider audience. Since authenticity is a key component of trust, this notion may lessen the influence of sponsored UGC on customer purchase intentions.

Customers' reactions to UGC are significantly influenced by perceived genuineness. According to Jabado (2023), unsponsored user-generated content is typically seen as more genuine, which has a greater impact on consumers' intentions to look for, share, and buy things. Customers may, however, doubt the legitimacy of sponsored UGC when they see it, which could erode their faith in the company and reduce the possibility that they would make a purchase. This result is consistent with larger patterns showing that consumers are growing more cautious about marketing strategies that they believe to be fake.

The study also raises the possibility that the environment in which sponsored UGC is given may affect its efficacy. Customers may be more inclined to view sponsored material as genuine and trustworthy, for example, if they are aware of the source, such as a well-known influencer

or a reliable peer. However, the potential advantages of sponsorship could be compromised if the source is unfamiliar or unreliable (Jabado, 2023).

Another important topic Jabado (2023) examines is the effect of source familiarity on customer perceptions of sponsored UGC. Although this study did not find that familiarity with the source had a major impact on purchase intentions, marketers should still take this into account. Customers are more likely to believe content from known sources than from unidentified ones, which might improve their impression of authenticity in general. By working with community members or influencers who have gained trust from their target audience, brands may take advantage of this insight. The results show how complicated sponsored content is and how effective it is in comparison to unsponsored user-generated content.

4 Conclusion

4.1 Limitations of the reviewed literature

All of the references provide insightful information about different facets of user-generated content and how it affects consumer behavior, but they also have drawbacks, such as limited generalizability across contexts and demographics, reliance on self-reported data, and possible methodological biases. The following table will be presenting the main gaps of the chosen articles.

Table 7: Limitations of reviewed literature

Author	Name of article	Gaps in research
Al-Rawabdeh, H. O., Ghadir, H., & Al-Abdallah, G. (2021).	<i>The effects of user generated content and traditional reference groups on purchase intentions of young consumers: A comparative study on electronic products.</i>	Knowing that customer behavior might fluctuate greatly among various demographics and product categories, the research might not be applicable to consumers who are younger or who purchase electronic devices.
Demba, D., Chiliya, N., Chuchu, T., & Ndoro, T. (2022)	<i>How user-generated content advertising influences consumer attitudes, trust and purchase intention of</i>	The cross-sectional design of the study could limit our understanding of the long-term impacts of user-generated content (UGC) on purchasing decisions by failing to record shifts in consumer opinions over time.

	<i>products and services.</i>	
Geng, R., & Chen, J. (2021)	<i>The Influencing Mechanism of Interaction Quality of UGC on Consumers' Purchase Intention – An Empirical Analysis.</i>	Focuses on interaction quality without considering other factors such as brand reputation or marketing strategies that might also affect purchase intentions.
Kim, A. J., & Johnson, K. K. P. (2016)	<i>Power of consumers using social media: Examining the influences of brand-related user-generated content on Facebook.</i>	This article's concentration on a single platform limits its analysis of brand-related user-generated content (UGC) on Facebook and its impact on consumers' social media interactions.
Yamagishi, K., Canayong, D., Domingo, M., Maneja, K. N., Montolo, A., & Siton, A. (2024)	User-generated content on Gen Z tourist visit intention: A stimulus-organism-response approach.	The research environment is limited to tourism, which may cause it to ignore the ways in which UGC influences purchase intentions in other sectors or industries.

4.2 Future research

The future research should consider the impact of UGC should include a broader range of age groups and consumer segments, other than Gen Z which were the main focus of most of the studies. In fact, it would be interesting to know more if other age groups would accept such kind of marketing, and what change could it have on their behavior.

Adding to that, future studies might consider focusing more on the influence of UGC in each different phase of the decision making process, because there were lack of studies on focus regarding this topic.

We can propose as research questions for the future research:

About the demographic influence on UGC acceptance: How does the acceptance and effectiveness of user-generated content vary across different age groups beyond Gen Z, such as millennials, Gen X, and baby boomers ?

About UGC's role in the decision-making process: How does user-generated content impact each stage of the consumer decision-making process (e.g., problem recognition, information search, evaluation, purchase decision, post-purchase behavior)?

About the longitudinal studies on UGC Impact: How does the long-term exposure to user-generated content shape consumer attitudes and behaviors over time?

To develop a model illustrating the relationship between user-generated content (UGC) and the consumer decision-making process, it is crucial to understand both the stages of decision-making and how UGC influences each stage. The five steps in the consumer decision-making process are usually problem identification, information search, alternative evaluation, purchase decision, and post-purchase behavior. An organized summary of each step and the related UGC elements that may affect consumers' intents to buy is provided below.

Table 8: Proposition of future research model

Stage	UGC Factor Influencing Decision Making
Problem Recognition	• Authenticity • Emotional resonance(in the shared stories)
Information Search	• Quantity/quality of Reviews • Engagement level
Evaluation of Alternatives	• Interaction quality(how engaging and informative the content is) • Trustworthiness
Purchase Decision	• Visibility of Positive UGC • User Endorsements
Post-Purchase Behavior	• User Experience Sharing • Brand Responsiveness

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