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BUILDING DIGITAL TRUST: THE ROLE OF TRUST IN THE RELATIONSHIP BETWEEN USER-GENERATED CONTENT (UGC), E-WOM, AND PURCHASE INTENTION AMONG GENERATION Z

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Abstract

This study investigates the impact of User-Generated Content (UGC), Electronic Word of Mouth (e-WOM), and trust on Generation Z's purchase intention toward Facetology sunscreen products in the context of rapid digital transformation and the growing influence of social media on consumer behavior. As consumers increasingly rely on peer-generated information rather than traditional corporate advertising, the study extends the Theory of Reasoned Action to explain the relationship between digital information, trust, and purchase intention. The research adopts a quantitative approach using Partial Least Squares (PLS) analysis with SmartPLS 4.0 software. The findings demonstrate that both UGC and e-WOM positively influence purchase intention, while trust functions as a mediating variable that strengthens this relationship. In addition, trust also acts as a moderating variable by amplifying or weakening the effects of UGC and e-WOM on purchase intention. The results indicate that when consumers have a high level of trust in a product or brand, the positive influence of favorable reviews and peer recommendations becomes stronger in encouraging purchase intention. Conversely, when trust is low, the positive impact of UGC and e-WOM tends to weaken and may even become negative.

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INTRODUCTION

The Indonesian cosmetics industry is entering a phase of accelerated expansion, with the skin-care segment projected to achieve a compound annual growth rate (CAGR) of 5.91% between 2022 and 2026, representing roughly 30% of the total beauty market value (Rocca, Acerbi, Fumagalli, & Taisch, 2022). Indonesia's cosmetics sector is experiencing accelerated expansion, with skin care projected to grow strongly and account for a substantial share of total beauty value. This momentum reflects macro drivers: rising disposable incomes among a growing middle class, rapid urbanization that concentrates demand in metro areas, and pervasive social media adoption that elevates awareness of aesthetic self-care and dermatological health (Appel, Grewal, Hadi, & Stephen, 2020). Generation Z digital natives show intensive platform engagement, preference for short-form visual content, and reliance on peer-generated information in purchase judgments, making them especially responsive to social commerce cues (Priporas, Stylos, & Fotiadis, 2017).

Within skin care, sunscreen has become a flagship category as discourse on ultraviolet (UV) protection intensifies via public health messaging and creator-led education, translating into higher demand. In tropical contexts, product success hinges on photoprotection efficacy, cosmetic elegance, and tolerability (Geoffrey, Mwangi, & Maru, 2019; Monisha, Das, Ragul, & Ramprasad, 2025; Thi et al., 2019). Firms increasingly deploy "glocalization," tailoring formulas to humid climates and diverse phototypes while preserving global brand equities (Robertson, 2018; Roudometof, 2016). Competition thus spans agile

local brands leveraging TikTok-enabled social commerce and multinationals differentiating on AI-driven personalization and sustainability signaling (Appel et al., 2020; Zhang et al., 2023).

Evidence on user-generated content (UGC) and electronic word of mouth (e-WOM) effects on purchase intention is mixed across settings, reflecting heterogeneity in message quality, source credibility, platform affordances, and consumer involvement (H Liu, Jayawardhena, Shukla, Osburg, & Yoganathan, 2024). Meta-analyses generally find positive average effects on sales and intentions, yet highlight strong moderation by context and content (Rosario, Sotgiu, De Valck, & Bijmolt, 2016). Trust emerges as a pivotal mechanism: UGC and e-WOM reduce information asymmetry and uncertainty, increasing perceived usefulness and diagnosticity, which foster brand and seller trust (Filieri, 2015). In social commerce, trust mediates and conditions the path from social interactions to purchase decisions (Hajli, Sims, Zadeh, & Richard, 2017; Yang, 2019).

Empirical investigations into the determinants of purchase intention for beauty products have yielded mixed results, particularly regarding UGC and e-WOM. Anisa & Marlena (2022) reported a statistically significant positive effect of UGC on purchase intention, whereas Khalidah et al. (2023) found no such relationship. Similarly, Anggoro & Sigit (2023) documented a robust positive influence of e-WOM, in contrast to Al Majid & Sumadi (2022), who observed a non-significant effect. These inconsistencies suggest the presence of moderating and mediating mechanisms that have not been fully captured in prior models. Recent meta-analytic evidence points to consumer trust as a pivotal antecedent that can both mediate the impact of digital information on behavioral outcomes and moderate the strength of those relationships, depending on source credibility, perceived authenticity, and relevance of the content (Fitriana, Afifah, & Mustaruddin, 2024; Hao Liu, Schoefer, Fastoso, & Tzemou, 2021; Vaziri, Llonch-Andreu, & López Belbeze, 2025). Trust has also been shown to bridge perceived product quality and brand reputation with actual purchase decisions in the cosmetics sector (Hao Liu et al., 2021; Vaziri et al., 2025).

The Theory of Reasoned Action (TRA) offers a robust scaffold: beliefs inform attitudes, which shape intentions (Ajzen & Fishbein, 1980). According to TRA, behavioral intention is shaped by attitudes derived from underlying beliefs. Within digital ecosystems, UGC and e-WOM serve as primary inputs for belief formation, while trust operates as a cognitive filter that enhances the credibility, usefulness, and diagnosticity of peer information, thereby stabilizing attitudes and strengthening purchase intentions. Consistent with recent conceptual refinements, extending TRA to incorporate relational constructs such as trust provides stronger explanatory power for online consumer behavior, as it captures both mediating mechanisms (trust as a mediator between UGC and e-WOM and attitudes or intentions) and moderating conditions (e.g., source credibility, authenticity, and content relevance) that either amplify or weaken the influence of digital information. Contemporary evidence in digital marketing and social media underscores the central role of trust in reducing information asymmetry and uncertainty, as well as bridging the transition from information adoption to transactional intention (Ajzen, 2020; Dwivedi et al., 2021; Ismagilova, Dwivedi, Slade, & Williams, 2017). Thus, both theoretically and empirically, UGC and e-WOM shape purchase intention through belief formation filtered by trust, consistent with the logic of information adoption and the enriched TRA framework in explaining purchase decisions in contemporary digital contexts (Ajzen, 2020; Dwivedi et al., 2021; Ismagilova et al., 2017).

This study aims to investigate and analyze the influence of UGC, e-WOM, and trust on Generation Z's purchase intention toward Facetology sunscreen products. Novelty of this research seeks to address this gap by integrating trust as both a mediating and moderating variable. This study provides a more comprehensive understanding of how digital information influences consumer trust and purchase intention. The findings are expected to enrich the body of knowledge on digital marketing strategies, particularly in explaining how digital trust is built and how it affects consumer decision-making in the skincare industry.

HYPOTHESIS DEVELOPMENT

Relationship between User-Generated Content (UGC) on Trust

In the context of digital marketing, the distinctive characteristics of UGC, such as authenticity, social proximity, and contextual relevance, enhance the credibility of information received by consumers and mitigate information asymmetry, thereby fostering trust toward both brands and information sources. Recent scholarship emphasizes that consumers perceive UGC as more useful and diagnostic than brand-generated messages, as it originates from actual user experiences and peer communities (Appel et al., 2020; Ismagilova et al., 2017). Within the social commerce ecosystem, UGC and e-WOM function as quality and integrity signals that enrich consumers' cognitive evaluations, reduce uncertainty, and facilitate the development of trust as a prerequisite for sustainable online exchange relationships (Dwivedi et al., 2021).

Recent empirical evidence from social media research indicates that source credibility and parasocial interactions in user-based content (including influencers as a subset of UGC) significantly increase consumer trust, which in turn shapes behavioral outcomes (Sokolova & Kefi, 2020). From a theoretical perspective, extensions of the TRA framework position trust as an evaluative belief that influences attitudes and intentions. Contemporary updates to TPB further underscore the relevance of integrating relational constructs such as trust to explain online consumer behavior (Ajzen, 2020; Dwivedi et al., 2021). Based on this explanation, the hypothesis is proposed:

H1: User-Generated Content (UGC) has a positive effect on trust

Relationship between User-Generated Content (UGC) on Purchase Intention

UGC functions as a contemporary form of word-of-mouth that is typically perceived as more authentic, relevant, and diagnostic than brand-generated messages, thereby reducing information asymmetry and uncertainty and strengthening consumers' propensity to buy. In digital settings, credible and useful UGC enhances cognitive evaluations (e.g., perceived credibility and usefulness), fosters favorable attitudes, and supplies social proof that nudges consumers toward intention formation, in line with updated TRA logic that links beliefs and attitudes to intentions (Ajzen, 2020; Appel et al., 2020; Ismagilova et al., 2017). Empirical studies focusing on influencer- and peer-based UGC consistently show positive effects on purchase intention via source credibility, parasocial interaction, and perceived authenticity (Jin, Phua, & Zyglidopoulos, 2019; Ki, Cuevas, Chong, & Lim, 2020; Sokolova & Kefi, 2020). Recent reviews in social media marketing further consolidate that well-crafted UGC embedded in social commerce journeys improves downstream behavioral outcomes, including purchase intention, especially when content quality and platform affordances heighten engagement and trust (Dwivedi et al., 2021; Hudders, De Jans, & De Veirman, 2021). Accordingly, the following hypothesis is proposed:

H2: User-Generated Content (UGC) has a positive effect on purchase intention

Relationship between Electronic Word of Mouth (e-WOM) on Trust

e-WOM typically enhances consumer trust by reducing information asymmetry and signaling product and seller integrity through peer accounts of use. In social and mobile environments, the credibility, valence, and volume of e-WOM act as quality cues that increase perceived diagnosticity and usefulness of information, thereby strengthening brand- and seller-related trust and facilitating downstream decision making (Appel et al., 2020; Ismagilova et al., 2017). Contemporary social commerce research further shows that source credibility and parasocial ties embedded in peer and creator communications cultivate trust by conveying authenticity and benevolence, which in turn supports favorable evaluations and behaviors (Hudders et al., 2021; Sokolova & Kefi, 2020). Synthesizing these insights, e-WOM can be expected to exert a positive and significant influence on trust when content quality is high and source cues are credible. Thus, the hypothesis is derived:

H3: Electronic Word of Mouth (e-WOM) has a positive effect on trust

Relationship between Electronic Word of Mouth (e-WOM) on Purchase Intention

e-WOM serves as a salient, peer-generated signal that reduces information asymmetry and purchase uncertainty. When e-WOM exhibits favorable valence, sufficient volume, strong argument quality, and credible sources, it heightens perceived usefulness and diagnosticity of information, strengthens social proof and perceived norms, and fosters positive attitudes pathways that translate into stronger purchase intentions in line with contemporary Reasoned Action/Planned Behavior logic (Ajzen, 2020; Appel et al., 2020). State-of-the-art reviews consistently report that e-WOM on social platforms increases purchase intention through source credibility, content quality, and authenticity, often via the mediating roles of trust and attitude (Dwivedi et al., 2021; Ismagilova et al., 2017). In social commerce contexts, creator- and peer-based communications (including influencer content as a subset of e-WOM) provide persuasive cues and parasocial ties that nudge consumers toward conversion, particularly when platform affordances amplify engagement and credibility signals (Hudders et al., 2021; Sokolova & Kefi, 2020). Accordingly, stronger, credible, and positive e-WOM should positively and significantly increase purchase intention. Hence, the hypothesis is formulated:

H4: Electronic Word of Mouth (e-WOM) has a positive effect on purchase intention

Relationship between Trust on Purchase Intention

Trust is a pivotal antecedent of purchase intention because it reduces perceived risk and uncertainty, enhances confidence in expected performance, and signals the benevolence and integrity of a brand/seller. In digital and social

commerce contexts, contemporary reviews and frameworks highlight trust as a key relational construct that connects online communications to downstream behavioral outcomes, including intention to buy (Appel et al., 2020; Dwivedi et al., 2021). Extending the logic of the TRA, recent work positions trust as a belief-based evaluation that strengthens favorable attitudes and facilitates intention formation under uncertainty (Ajzen, 2020). Empirical research in social media and influencer settings further indicates that when consumers perceive higher credibility and authenticity as drivers of trust, their purchase intentions increase (Hudders et al., 2021; Sokolova & Kefi, 2020). Synthesizing these insights, greater trust in the brand, product, seller, or platform should positively and significantly elevate purchase intention. Based on this reasoning, the hypothesis is proposed:

H5: Trust has a positive effect on purchase intention

Mediation Trust Relationship between User-Generated Content (UGC) on Purchase Intention

UGC enhances perceived credibility, diagnosticity, and authenticity of marketplace information, which builds consumer trust in the brand/seller/platform (Erkan & Evans, 2016; Leong, Loi, & Woon, 2022; Nyagadza et al., 2023). Trust reduces perceived risk and uncertainty, increases confidence in expected performance, and thus elevates purchase intention (Filieri, 2015). Under frameworks such as signaling theory, the TRA (with trust as a belief-based antecedent to intentions), the S-O-R paradigm, and commitment–trust theory, UGC operates primarily as an information and social proof cue that fosters trust; trust, in turn, drives intention (Ajzen, 2020). Consequently, the influence of UGC on purchase intention can be transmitted indirectly through trust (Appel et al., 2020). Therefore, the hypothesis is proposed:

H6: User-Generated Content (UGC) indirectly affects purchase intention through trust

Mediation Trust Relationship between User-Generated Content (UGC) on Purchase Intention

Positive, credible e-WOM (reviews, ratings, testimonials, peer content) increases perceived information quality, diagnosticity, and social proof, which builds consumer trust in the brand/seller/platform (Filieri, 2015; Ismagilova et al., 2017). Trust then reduces perceived risk and uncertainty and strengthens confidence in expected performance, translating into higher purchase intention (Erkan & Evans, 2016; Leong et al., 2022; Nyagadza et al., 2023). Therefore, e-WOM is expected to exert an indirect (moderated) effect on purchase intention through trust. Thus, the hypothesis is formulated:

H7: Electronic Word of Mouth (e-WOM) indirectly affects purchase intention through trust

Moderation Trust Relationship between Electronic Word of Mouth (e-WOM) on Purchase Intention

UGC, including reviews, ratings, testimonials, and peer-created social posts, provides socially sourced signals that reduce information asymmetry and shape consumer attitudes (Filieri, 2015). However, the persuasiveness of UGC depends on the extent to which consumers deem the brand/seller/platform trustworthy (Ismagilova et al., 2017; Sokolova & Kefi, 2020). Trust functions as a facilitating condition that lowers skepticism, increases reliance on peer information, and elevates both perceived diagnosticity and usefulness of UGC (Appel et al., 2020; Dwivedi et al., 2021). Under persuasion frameworks such as the Elaboration Likelihood Model and the Heuristic-Systematic Model, trust operates as a credibility/heuristic cue that heightens the acceptance of UGC arguments and can increase depth of processing when motivation and ability are sufficient (Hudders et al., 2021). In electronic commerce models (e.g., commitment–trust theory; trust–risk integrations), trust reduces perceived risk and uncertainty, making consumers more willing to translate favorable UGC into purchase intentions (Ajzen, 2020; Ismagilova et al., 2017). Consequently, when trust is high, positive UGC should exert a stronger effect on purchase intention; when trust is low, consumers may discount UGC or scrutinize it more skeptically, weakening its impact (Dwivedi et al., 2021; Sokolova & Kefi, 2020). Based on this reasoning, the hypothesis is proposed:

H8: Trust moderates the effect of User-Generated Content (UGC) on purchase intention

Moderation Trust Relationship between Electronic Word of Mouth (e-WOM) on Purchase Intention

UGC, including reviews, ratings, testimonials, and peer-created social posts, provides socially sourced signals that reduce information asymmetry and shape consumer attitudes (Appel et al., 2020; Ismagilova et al., 2017). However, the persuasiveness of UGC depends on the extent to which consumers deem the brand/seller/platform trustworthy (Ismagilova et al., 2017; Sokolova & Kefi, 2020). Trust functions as a facilitating condition that

lowers skepticism, increases reliance on peer information, and elevates both perceived diagnosticity and usefulness of UGC (Appel et al., 2020; Dwivedi et al., 2021). Under persuasion frameworks such as the Elaboration Likelihood Model and the Heuristic-Systematic Model, trust operates as a credibility/heuristic cue that heightens the acceptance of UGC arguments and can increase depth of processing when motivation and ability are sufficient (O'keefe, 2022). In electronic commerce models (e.g., commitment-trust perspectives; trust-risk integrations), trust reduces perceived risk and uncertainty, making consumers more willing to translate favorable UGC into purchase intentions (Ajzen, 2020; Ismagilova et al., 2017). Consequently, when trust is high, positive UGC should exert a stronger effect on purchase intention; when trust is low, consumers may discount UGC or scrutinize it more skeptically, weakening its impact (Dwivedi et al., 2021; Sokolova & Kefi, 2020). Likewise, e-WOM has a strong impact on purchase intention. Consumers generally trust peer recommendations more than advertisements, especially when such information is delivered through digital platforms (Appel et al., 2020; Ismagilova et al., 2017). Trust, therefore, moderates the effect of e-WOM on purchase intention. The higher the trust in the information source (e.g., online reviews), the stronger the influence of e-WOM on consumer purchasing decisions (Dwivedi et al., 2021; Sokolova & Kefi, 2020). Based on this, the hypothesis is proposed:

H9: Trust moderates the effect of Electronic Word of Mouth (e-WOM) on purchase intention

METHOD

This analytical study explores empirical relationships using a descriptive observational, cross-sectional, deductive, and quantitative approach (Farashah & Blomquist, 2020; Pitafi, Kanwal, Akhtar, & Irfan, 2018; Pitafi, Kanwal, Ali, Khan, & Waqas Ameen, 2018). The geographical location for this study is Semarang City, Central Java, Indonesia. This study has considered respondents from different locations residing in Indonesia as the population study. The investigators collected the desired sample data in 2025 (Pitafi, Kanwal, Akhtar, et al., 2018; Pitafi, Kanwal, Ali, et al., 2018). Therefore, the investigators drew a sample from the Semarang City, Central Java, Indonesian population. The population of this study consists of residents of Semarang City categorized as Generation Z, with the total number of individuals unknown. The sampling technique employed in this study was non-probability sampling, specifically purposive sampling, in which respondents were selected based on predetermined considerations and criteria established by the researcher. The criteria for respondents are as follows: 1. Aged between 17 and 27 years. 2. Active on social media and own at least one social media account. 3. Have purchased skincare products. The sample size was determined using the Lemeshow formula, with a z-score at a 95% confidence level of 1.96 and an alpha value of 0.10, which resulted in a minimum sample size of 96.04. For practical purposes, the sample size was rounded up to 100 respondents (Avotra, Chengang, Sandra Marcelline, Asad, & Yingfei, 2021; Aisjah, Arsawan, & Suhartanto, 2023; Arsawan et al., 2023).

The investigators recruited available and willing participants to participate in the survey and obtained respondents' prior consent for data collection. This study received responses from 100 participants. The total number of questionnaires distributed to participants was 100. The researchers received 100 valid questionnaires for analysis. Respondents' response rate was 100%. This study excluded incomplete questionnaires and rejected them as they indicated insufficient and unanswered questions.

The investigators of this study distributed self-administered questionnaires to receive participants' feedback. This study used a self-administered scale to avoid vagueness in understanding the questions. Study participants were educated about the survey's purpose and assured data confidentiality. Survey forms were distributed among recruited people residing in various locations in Indonesia. The researchers allowed participants to have a time of 4 weeks to return the filled forms. The survey forms were received and screened, and only helpful feedback for data analysis was included (Kaur & Anand, 2018).

Our model was measured by four latent variables: User-Generated Content (UGC), Electronic Word of Mouth (e-WOM), purchase intention, and trust. According to Mariani & Nambisan (2021), the variable of User-Generated Content (UGC) can be measured through several indicators, namely informativeness, credibility, entertainment value, and relevance. The indicators of Electronic Word of Mouth (e-WOM), as suggested by Fransen et al. (2015), including message credibility, information quality, e-WOM engagement, customer trust, and sender expertise. Meanwhile, purchase intention can be assessed using indicators such as intention to purchase a product, likelihood of purchasing in the near future, referral tendency, and brand choice (Morra, Gelosa, Ceruti, & Mazzucchelli, 2018). Trust is operationalized using the indicators of integrity, competence, and benevolence (Hajli et al., 2017). The study developed a questionnaire on a five-point Likert scale and indicated responses ranging from 1 to 5. Strong agreement was displayed with 5, while 1 indicated strong disagreement (where 1 =

Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly agree).

Further, the partial least squares-structural equation modeling (PLS-SEM) was enacted considering the formation of the WLB model-based and examining the direct and indirect influence between variables. In this study, the data have been analyzed with the help of statistical software Smart PLS version 4 for PLS-SEM (K. Latif, Malik, Pitafi, Kanwal, & Latif, 2020). PLS-SEM is a statistical tool used by some researchers in their research studies. It uses robust, superior, flexible, and adequate statistical tools to generate sufficiently competent analytical models (Aman, Abbas, Mahmood, Nurunnabi, & Bano, 2019; Avotra, Chenyun, Yongmin, Lijuan, & Nawaz, 2021; K. F. Latif et al., 2020; Lotfi, Yousefi, & Jafari, 2018; Pitafi, Kanwal, & Khan, 2020). The second part of the questionnaire was used for hypothesis testing (NeJhaddadgar, Ziapour, Abbas, Mardi, & Zare, 2020; Pitafi, Rasheed, Kanwal, & Ren, 2020; Yao, Ziapour, Abbas, Toraji, & NeJhaddadgar, 2022). The analysis of the data for hypothesis testing was based on two phases. The first is the measurement model estimation, and the second is the structural model estimation (Islam, Islam, et al., 2021; Islam, Pitafi, Akhtar, & Xiaobei, 2021; Islam, Pitafi, Arya, et al., 2021; Zhou et al., 2022). In the first phase of measurement model estimation, the survey data were screened for valid and reliable items on the scale. The discriminant and convergent validities of the data were measured (Marchena-Giráldez, Acebes-Sánchez, Román, & Granado-Peinado, 2021). In addition, factor loadings, Cronbach's alpha, and average variance extracted (AVE) were used for validity checking. The hypotheses were tested for acceptance or rejection using the values, t-statistics, and p-values obtained for each hypothesis.

RESULT AND DISCUSSION

Contains the results of an empirical or theoretical study written through a systematic, critical analysis and is informative. The use of tables, images, etc. only to support or clarify the discussion and is confined only to support substantial information, e.g., tables of statistical tests, the results of model testing, etc. Discussion of results should be argumentative regarding the relevance of the results, theory, previous research, and empirical facts, as well as demonstrate the novelty of the findings.

Table 1. Measures of Reliability and Validity

Variables	Indicator	Loadings	Cronbach's Alpha	CR	AVE
User Generated Content (UGC)	UGC1	0.895	0.917	0.942	0.801
	UGC2	0.893			
	UGC3	0.899			
	UGC4	0.893			
Electronic Word of Mouth (e-WOM)	e-WOM1	0.917	0.946	0.959	0.824
	e-WOM2	0.909			
	e-WOM3	0.914			
	e-WOM4	0.897			
	e-WOM5	0.900			
Purchase Intention	PI1	0.888	0.917	0.941	0.800
	PI2	0.921			
	PI3	0.896			
	PI4	0.871			
Trust	T1	0.906	0.894	.934	0.825
	T2	0.917			
	T3	0.903			

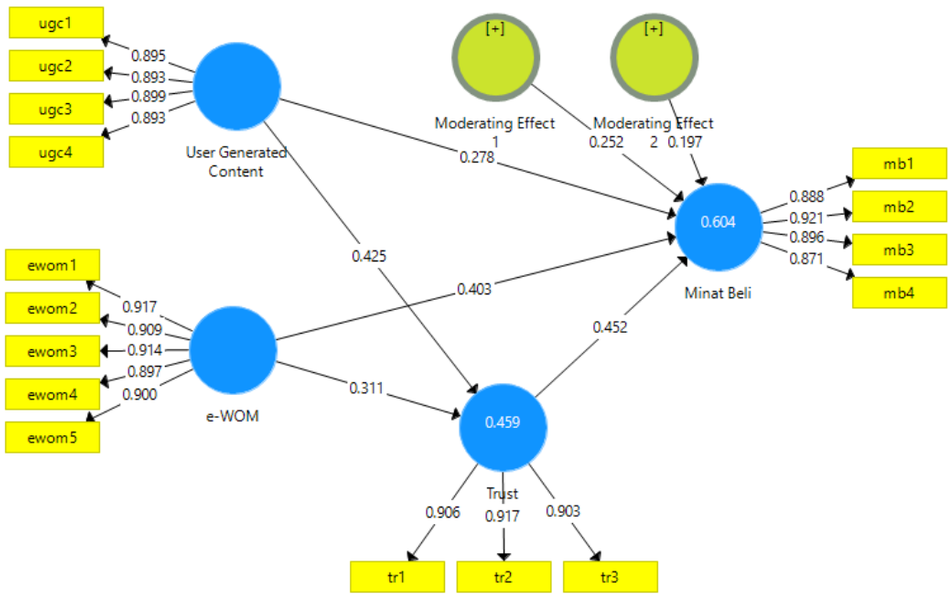

Figure 1. Smart PLS Algorithm Output

Table 1 displays the convergent validity. Indicator reliability, construct reliability, and validity. The reliability test results are shown in Table 1, and they are achieved by calculating Cronbach's Alpha, Composite Reliability, and Average Variance Extracted. The reliability test results are presented in Table 1. The researcher found that the numbers ranged > 0.7, the highest reported value. Cronbach's Alpha was used to analyse the data collected, and this is the conclusion it yields, according to the suggestions given by some researchers (Bjekić, Strugar Jelača, Berber, & Aleksić, 2021; Taber, 2018). The construct composite dependency values vary > 0.7, the highest value recorded for composite dependency. Researchers argue that an adequate Critical Composite (CR) threshold should be set at no less than 0.7, which should be considered acceptable.

As a result of the results shown in the Table below, researchers can conclude that the CR criterion has been met. This allows us to conclude that the CR criterion is met. Composite reliability can be used as an alternative to Cronbach's Alpha because the CR value is somewhat higher than the Cronbach Alpha value, but the difference between the two is not very significant (Malkewitz, Schwall, Meesters, & Hardt, 2023). Validity convergence is evaluated by testing the average variance extracted (AVE). The AVE values are shown in Table 1. The results are > 0.5, which is the highest number ever recorded. The absolute minimum value of AVE that may be considered satisfactory is 0.5 (Rouf & Akhtaruddin, 2018). It has been determined that the acceptability threshold has been reached, and convergent validity has been met across all four dimensions. The information presented in the table above serves as the basis of these findings (Ab Hamid, Sami, & Mohmad Sidek, 2017).

Table 2. Research Hypothesis Test

Hypothesis		Path Coefficients	t-value	Results
User Generated Content → Trust	H1	0.425	3.946	Support
e-WOM → Trust	H2	0.311	2.583	Support
User Generated Content → Purchase Intention	H3	0.278	2.331	Support
e-WOM → Purchase Intention	H4	0.403	3.196	Support
Trust → Purchase Intention	H5	0.452	3.353	Support

User Generated Content → Trust → Purchase Intention	H6	0.192	2.302	Support
e-WOM → Trust → Purchase Intention	H7	0.141	2.030	Support
Moderating Effect 1 → Purchase Intention	H8	0.252	2.319	Support
Moderating Effect 2 → Purchase Intention	H9	0.197	2.085	Support

Table 2 presents the results of the hypothesis. The results can be explained as follows hypothesis 1 tested the effect of UGC on trust and revealed a positive coefficient. The t-statistic obtained from the bootstrap method was 3.496 > 1.96. This indicates that UGC has a positive and significant effect on trust. Thus, Hypothesis 1 is accepted. Hypothesis 2 tested the effect of e-WOM on trust and showed a positive coefficient. The t-statistic from the bootstrap method was 2.583 > 1.96. This demonstrates that e-WOM has a positive and significant effect on trust. Accordingly, Hypothesis 2 is accepted. Hypothesis 3 examined the effect of UGC on purchase intention and indicated a positive coefficient. The t-statistic from the bootstrap method was 2.331 > 1.96. This confirms that UGC has a positive and significant impact on purchase intention. Therefore, Hypothesis 3 is accepted. Hypothesis 4 tested the effect of e-WOM on purchase intention and yielded a positive coefficient. The t-statistic obtained was 3.196 > 1.96. This suggests that e-WOM exerts a positive and significant effect on purchase intention.

Thus, Hypothesis 4 is accepted. Hypothesis 5 tested the effect of trust on purchase intention and reported a positive coefficient. The t-statistic from the bootstrap method was 3.353 > 1.96. This indicates that trust has a positive and significant effect on purchase intention. Accordingly, Hypothesis 5 is accepted. Hypothesis 6 investigated the mediating effect of trust on the relationship between UGC and purchase intention. The analysis produced a positive coefficient with a t-statistic of 2.302 > 1.96. This shows that trust mediates the relationship between UGC and purchase intention. Hence, Hypothesis 6 is accepted. Hypothesis 7 assessed the mediating role of trust in the relationship between e-WOM and purchase intention. The bootstrap test revealed a positive coefficient with a t-statistic of 2.030 > 1.96. This suggests that trust mediates the effect of e-WOM on purchase intention. Therefore, Hypothesis 7 is accepted. Hypothesis 8 examined the moderating role of trust on the relationship between UGC and purchase intention.

The results indicated a positive coefficient with a t-statistic of 2.319 > 1.96. This confirms that trust moderates the effect of UGC on purchase intention. Consequently, Hypothesis 8 is accepted. Hypothesis 9 tested the moderating effect of trust on the relationship between e-WOM and purchase intention. The findings showed a positive coefficient with a t-statistic of 2.085 > 1.96. This indicates that trust moderates the effect of e-WOM on purchase intention. Thus, Hypothesis 9 is accepted. The effects of all hypotheses are illustrated in the following Figure 2.

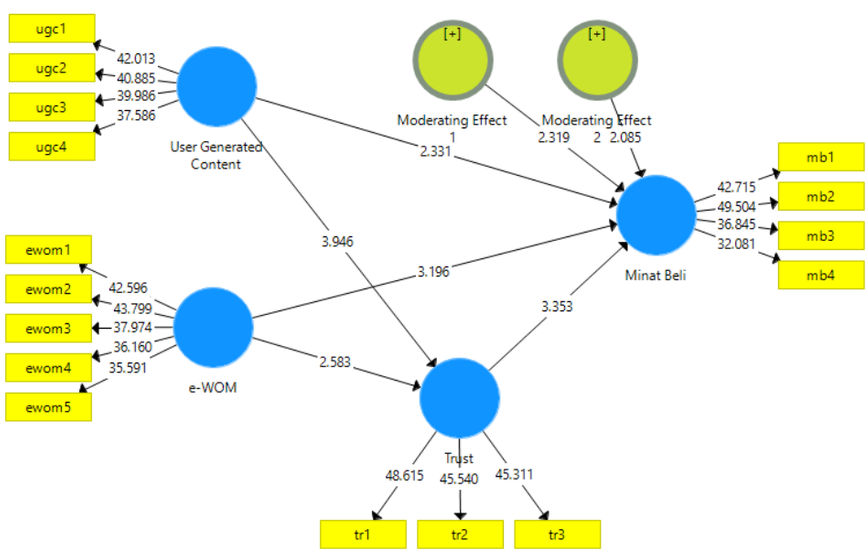

Figure 2. The Results of Full Model Analysis

The findings provide robust empirical support for the hypothesized relationship between user-generated content (UGC) and trust. Specifically, the positive and significant coefficient ($t = 3.496 > 1.96$) confirms that UGC plays a pivotal role in enhancing consumer trust in digital marketing environments. This outcome aligns with prior studies asserting that UGC is perceived as more authentic, diagnostic, and socially relevant than brand-generated communications, thereby reducing information asymmetry and fostering credibility (Appel et al., 2020; Ismagilova et al., 2017).

The significance of UGC in shaping trust can be interpreted through both informational and relational mechanisms. On the informational side, high-quality, consistent, and experience-based UGC reinforces perceptions of accuracy and utility, providing consumers with credible signals about product quality and brand integrity. On the relational side, the social proximity and parasocial connections embedded in UGC particularly when mediated by peer communities or influencers create perceptions of benevolence and integrity that strengthen consumer-brand relationships (Sokolova & Kefi, 2020). These dual pathways suggest that UGC not only reduces uncertainty but also builds a relational bridge between consumers and brands, which is essential for sustainable online exchange (Dwivedi et al., 2021).

From a theoretical perspective, the findings extend the explanatory scope of the TRA by confirming that trust functions as an evaluative belief mediating the influence of UGC on consumer decision-making. The positive association between UGC and trust supports contemporary refinements of TRA, which emphasize the integration of relational constructs to better explain consumer behavior in digital contexts (Ajzen, 2020; Dwivedi et al., 2021). By empirically validating trust as a central mechanism, this study contributes to the broader digital marketing literature by demonstrating how peer-driven content can serve as a reliable predictor of consumer trust in increasingly saturated online markets.

The empirical results confirm Hypothesis 2, indicating that user-generated content (UGC) exerts a positive and significant effect on purchase intention ($t = 2.583 > 1.96$). This finding underscores the role of UGC as a contemporary extension of word-of-mouth that effectively reduces uncertainty, enhances message credibility, and ultimately strengthens consumers' propensity to purchase. By supplying authentic, socially embedded, and contextually relevant information, UGC provides both cognitive and social cues that facilitate intention formation.

This result is consistent with prior studies demonstrating that consumers tend to perceive UGC as more diagnostic and trustworthy than brand-created content, particularly because it originates from actual user experiences and peer communities (Appel et al., 2020; Ismagilova et al., 2017). Through mechanisms such as source credibility, parasocial interaction, and perceived authenticity, UGC has been found to positively influence purchase intention across various digital platforms (Jin et al., 2019; Ki et al., 2020; Sokolova & Kefi, 2020). These mechanisms provide a strong theoretical explanation for the significant relationship observed in this study.

Theoretically, the finding reinforces the explanatory power of the TRA, which posits that beliefs influence attitudes, which in turn shape behavioral intentions (Ajzen, 2020). UGC serves as a key belief-shaping stimulus in digital ecosystems, offering both informational value and social proof that translate into more favorable attitudes and stronger purchase intentions. This confirms recent refinements to TRA, emphasizing the integration of relational constructs, such as credibility and authenticity, into models of online consumer decision-making (Dwivedi et al., 2021; Hudders et al., 2021).

The results of Hypothesis 3 testing confirm that electronic word of mouth (e-WOM) has a positive and significant effect on trust ($t = 2.331 > 1.96$). This finding reinforces the established view that peer-to-peer communication reduces information asymmetry and conveys signals of product and seller integrity, thereby enhancing consumer trust in digital commerce environments. By aggregating peer experiences and evaluations, e-WOM provides quality cues that consumers interpret as credible, useful, and diagnostic, which are essential for trust formation (Appel et al., 2020; Ismagilova et al., 2017).

The observed relationship aligns with prior research indicating that the credibility, valence, and volume of e-WOM collectively shape consumers' cognitive evaluations of content and the intentions of its sources. In particular, source credibility and parasocial ties embedded in e-WOM communications have been shown to enhance perceived authenticity and benevolence, which are crucial for cultivating trust (Hudders et al., 2021; Sokolova & Kefi, 2020). Thus, e-WOM functions not merely as informational input but also as a relational mechanism that fosters confidence in both the message and the sender.

From a theoretical perspective, the findings extend the applicability of the TRA and related frameworks by underscoring the role of trust as a pivotal evaluative belief mediating the transition from peer communication to consumer decision-making. The positive and significant effect of e-WOM on trust substantiates recent theoretical refinements that incorporate relational constructs such as credibility and benevolence into models of online consumer behavior (Ajzen, 2020; Dwivedi et al., 2021).

The results of Hypothesis 4 testing demonstrate that electronic word of mouth (e-WOM) has a positive and significant effect on purchase intention (t = 3.196 > 1.96). This finding highlights the influential role of peer-generated communication in reducing uncertainty, strengthening social proof, and guiding consumers toward purchase decisions in digital commerce settings. By providing favorable, credible, and contextually relevant information, e-WOM acts as both a cognitive and social signal that directly stimulates consumers' intention to buy.

This result is consistent with prior empirical studies that emphasize the effectiveness of e-WOM in enhancing purchase intention through mechanisms such as content credibility, argument quality, and authenticity (Appel et al., 2020; Ismagilova et al., 2017). In particular, reviews of social media marketing confirm that positive e-WOM enhances the perceived diagnosticity and usefulness of peer communication, which translates into stronger attitudes and higher likelihood of purchase (Dwivedi et al., 2021). Moreover, parasocial interactions and relational ties embedded in e-WOM—especially when conveyed by influencers or credible peers—have been shown to further strengthen persuasive effects by creating a sense of trust and benevolence (Hudders et al., 2021; Sokolova & Kefi, 2020).

Theoretically, these findings reaffirm the applicability of the TRA, which links beliefs and attitudes to behavioral intentions (Ajzen, 2020). e-WOM serves as a key belief-shaping factor that influences both cognitive evaluations and perceived social norms, thereby enhancing consumers' intention to purchase. The positive coefficient observed in this study strengthens recent conceptualizations that integrate relational constructs, such as trust and authenticity, into TRA extensions to better explain consumer decision-making in social commerce environments.

The empirical testing of Hypothesis 5 confirms that trust exerts a positive and significant influence on purchase intention (t = 3.353 > 1.96). This finding underscores the pivotal role of trust as a relational construct in reducing perceived risk, enhancing consumers' confidence in brand or seller reliability, and fostering favorable attitudes that ultimately translate into stronger purchase intentions. In digital and social commerce settings, where uncertainty and information asymmetry are often pronounced, trust becomes a cornerstone mechanism for enabling consumers to move from consideration toward actual buying decisions.

This outcome is in line with prior studies that have consistently emphasized trust as a critical antecedent of purchase intention (Appel et al., 2020; Dwivedi et al., 2021). In particular, research highlights that when consumers perceive authenticity, credibility, and integrity in online communications, their trust in the brand, product, or platform strengthens, thereby enhancing purchase likelihood (Hudders et al., 2021; Sokolova & Kefi, 2020). Trust functions not only as a rational evaluation of risk reduction but also as an affective bond that stabilizes consumer-brand relationships, a duality that reinforces its centrality in e-commerce contexts.

Theoretically, this finding extends the TRA by illustrating trust as a belief-based determinant that strengthens the pathway from attitude to behavioral intention (Ajzen, 2020). Under conditions of uncertainty, trust operates as a mediating mechanism that transforms positive beliefs about credibility and integrity into behavioral outcomes. Hence, this study contributes to the growing stream of literature that integrates trust into TRA-based frameworks to better capture consumer decision-making in online environments.

The empirical results for Hypothesis 6 confirm that trust mediates the relationship between user-generated content (UGC) and purchase intention, with a significant indirect effect (t = 2.302 > 1.96). This finding highlight that the impact of UGC on consumer behavioral outcomes is not solely direct, but also transmitted through the formation of trust in the brand, seller, or platform. In other words, UGC enhances consumer trust by signaling credibility, authenticity, and diagnostic value, which subsequently strengthens purchase intention.

This outcome aligns with prior studies that situate UGC as a trust-building mechanism in online marketplaces (Erkan & Evans, 2016; Leong et al., 2022; Nyagadza et al., 2023). Trust functions as the psychological bridge that reduces uncertainty, mitigates risk perceptions, and reinforces confidence in expected performance (Filieri, 2015). Without this relational foundation, even persuasive and voluminous UGC may fail to translate into behavioral intentions, underscoring the critical mediating role of trust.

Theoretically, this result extends multiple perspectives. From the standpoint of signaling theory, UGC serves as a social signal of integrity and quality, which fosters consumer trust and ultimately drives purchase intention. Within the TRA, trust emerges as a belief-based antecedent that transforms favorable attitudes into intentions (Appel et al., 2020). Similarly, the S-O-R paradigm and commitment–trust theory both find support here, with UGC functioning as an external stimulus that shapes the internal state of trust, which then triggers behavioral responses. Together, these frameworks converge to emphasize that trust is not merely an outcome of UGC exposure but a mechanism that explains

how UGC translates into downstream decision-making (Ajzen, 2020).

The findings for Hypothesis 7 indicate that trust significantly mediates the relationship between electronic word of mouth (e-WOM) and purchase intention, as evidenced by the positive coefficient and significant t-value (t = 2.030 > 1.96). This implies that e-WOM does not simply exert a direct influence on consumers' behavioral intentions but operates indirectly through the cultivation of trust. Put differently, when consumers encounter credible reviews, ratings, and peer testimonials, they perceive greater information quality and diagnosticity, which in turn builds trust in the brand, seller, or platform. This trust subsequently reduces perceived risks and strengthens confidence in expected performance, ultimately fostering higher purchase intention.

This result is consistent with prior work positioning e-WOM as a credibility-enhancing mechanism that nurtures consumer trust (Filieri, 2015; Ismagilova et al., 2017). Trust functions as the central psychological state that transforms information cues into behavioral outcomes, bridging the gap between exposure to peer communications and actual intention to buy. Without trust, even highly positive or voluminous e-WOM may remain insufficient to trigger consumer action, highlighting its role as a pivotal mediator (Erkan & Evans, 2016; Leong et al., 2022; Nyagadza et al., 2023).

From a theoretical perspective, this finding reinforces several frameworks. Signaling theory emphasizes e-WOM as a social signal that conveys authenticity and integrity, which consumers interpret as grounds for trust. Similarly, the TRA underscores trust as a belief-based antecedent to intention, while the S-O-R paradigm conceptualizes e-WOM as an external stimulus that shapes internal states (trust), which in turn drives behavioral responses. Collectively, these perspectives converge on the insight that e-WOM is not inherently persuasive unless it operates through trust as a mediating channel (Ajzen, 2020).

The findings for Hypothesis 8 reveal that trust significantly moderates the relationship between user-generated content (UGC) and purchase intention, as evidenced by the positive coefficient and significant t-value (t = 2.319 > 1.96). This suggests that the persuasiveness of UGC is not uniform across consumers but rather contingent upon their level of trust in the brand, seller, or platform. When trust is high, consumers are more inclined to accept peer-created reviews, ratings, and testimonials as credible signals, thereby amplifying UGC's impact on purchase intention. Conversely, when trust is low, consumers may discount, scrutinize, or even dismiss UGC, weakening its influence on decision-making (Filieri, 2015; Ismagilova et al., 2017; Sokolova & Kefi, 2020; Appel et al., 2020; Dwivedi et al., 2021).

This finding resonates with persuasion frameworks such as the Elaboration Likelihood Model (ELM) and the Heuristic–Systematic Model (HSM), which position trust as both a credibility cue and a determinant of processing depth (Hudders et al., 2021). Trust acts as a heuristic shortcut that validates peer information under low elaboration but can also enhance argument scrutiny when motivation and ability are high, thereby strengthening the acceptance of UGC (Ajzen, 2020; Ismagilova et al., 2017). From the perspective of electronic commerce theories, particularly commitment-trust theory and trust–risk integrations, trust reduces skepticism, mitigates perceived risk, and creates a psychological safety net that enables consumers to rely on socially sourced information when forming purchase intentions (Dwivedi et al., 2021; Sokolova & Kefi, 2020).

This result also aligns with recent studies emphasizing the contingent nature of UGC effectiveness (Dwivedi et al., 2021; Sokolova & Kefi, 2020). Positive UGC, even if abundant and persuasive, may lose its potency in environments where consumer trust is fragile, highlighting that trust is not merely an outcome but a critical contextual factor.

The findings of this study confirm that trust significantly moderates the relationship between e-WOM and purchase intention, as indicated by the positive coefficient and the t-statistic exceeding the threshold of 1.96. This suggests that the persuasive power of e-WOM is not uniform but rather contingent upon the level of consumer trust in the brand, platform, or source of information.

This result aligns with prior studies that emphasize the centrality of trust in digital persuasion contexts (Ismagilova et al., 2017; Sokolova & Kefi, 2020). While user-generated content, such as reviews, testimonials, and peer-created posts, serves as a vital mechanism to reduce information asymmetry, its ultimate effectiveness hinges on the degree to which consumers perceive the source as credible. In situations where trust is high, UGC functions as a heuristic cue under the Elaboration Likelihood Model (ELM) and the Heuristic-Systematic Model (HSM), encouraging acceptance of peer opinions and enhancing the perceived usefulness and diagnosticity of information (Appel et al., 2020; O'keefe, 2022). Conversely, when trust is low, consumers are more likely to approach e-WOM with skepticism, either dismissing its relevance or subjecting it to more critical scrutiny, thereby diminishing its influence on purchase decisions.

From a theoretical perspective, these findings underscore the dual role of trust as both

a facilitator and a safeguard in online consumer behavior. Within trust-risk frameworks, trust mitigates perceived uncertainty and risk in e-commerce environments (Ajzen, 2020; Ismagilova et al., 2017), thereby enabling consumers to confidently translate positive e-WOM into purchase intention. This resonates with the commitment-trust perspective, which posits that trust is a fundamental condition for relational exchanges in digital marketplaces.

CONCLUSION AND RECOMMENDATION

The findings of this study conclude that UGC and e-WOM have a positive influence on purchase intention, with trust serving as a mediating variable that strengthens these relationships. The results further reveal that trust also acts as a moderating factor, either amplifying or weakening the effects of User-Generated Content (UGC) and Electronic Word of Mouth (e-WOM) on purchase intention. Specifically, when consumers hold a high level of trust toward a product or brand, the positive effects of UGC and e-WOM (such as favorable reviews and peer recommendations) become stronger in stimulating purchase intention. Conversely, when consumer trust is low, the positive influence of UGC and e-WOM may become less effective, and in some cases, may even turn negative. This study on the effects of UGC and e-WOM on purchase intention, moderated by trust, offers several implications. First, consumer trust plays a crucial role in reinforcing the positive impact of UGC and e-WOM on purchase intention. Second, marketers should prioritize strategies that build and sustain consumer trust in order to maximize the benefits of UGC and e-WOM. Third, marketing strategies need to carefully consider how user-generated content and online reviews can be leveraged not only to enhance trust but also to strengthen purchase intention.

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