

## User-Generated Content, Online Trust, and Purchase Intention: An Empirical Study of Social Commerce Platforms

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### Abstract

**Purpose:** User-generated content (UGC) affected consumer trust and purchasing intention in social commerce platforms. It evaluated the growing influence of user-generated content on online consumer behavior and how online trust mediates the association between UGC and purchase intention. This study intended to understand how different types of UGC affect consumer trust and buy intentions, moving beyond previous studies' focus on individual UGC parts.

**Methods:** A quantitative study design was utilized, employing Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were gathered via an online survey disseminated among persons in Vietnam who regularly engage with social commerce platforms. The questionnaire employed established multi-item scales derived from previous research to assess UGC, online trust, and buy intention.

**Findings:** The findings demonstrated that user-generated content favorably impacted online trust, which subsequently enhanced purchase intention. UGC is essential for establishing trust and influencing purchasing decisions in social commerce. The model elucidated a significant variance in online trust and purchasing intention.

**Originality:** This study shows how trust mediates the relationship between UGC and buy intention in social commerce, improving understanding of online consumer behavior. It stresses the importance of good UGC for consumer trust and purchase intention, giving valuable data for social commerce platforms and marketers. Future research may examine these findings in different cultures and examine other factors affecting consumer trust and purchase intention.

**Keywords:** User-Generated Content, Social Commerce, Online Trust, Purchase Intention, SOR Framework.

### Introduction

The rapid proliferation of digital platforms and social media has catalyzed a profound transformation in the way businesses interact with consumers and conduct commerce. The advent of the internet and Web 2.0 technologies has not only provided new channels for marketing and sales but has also fundamentally altered the dynamics of consumer behavior (Wang et al., 2022). Traditional marketing paradigms, which once held sway, are increasingly being challenged by the rise of social commerce (s-commerce), a phenomenon characterized by the integration of social media and Web 2.0 technologies into online shopping experiences (Meilatinova, 2021; Molinillo et al., 2021). This integration has blurred the lines between social interaction and commercial transactions, creating a new paradigm for how products are discovered, evaluated, and purchased (Chiu, 2021; Rouibah & Al-Qirim, 2017).

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Social commerce represents a significant departure from traditional e-commerce models. While e-commerce primarily focuses on facilitating online transactions, social commerce leverages the interactive and social features of online platforms to enhance the shopping experience (Alam et al., 2024). Social media platforms are no longer just spaces for social interaction; they have evolved into vibrant marketplaces where consumers can discover products, interact with brands, and make purchases (Khoa & Huynh, 2024). This evolution has empowered consumers, granting them unprecedented access to information, product reviews, and peer recommendations, thereby reshaping the consumer decision-making process.

S-commerce platforms, such as TikTok, have become particularly influential in this new landscape (Supermon, 2025). These platforms provide a dynamic environment where brands can engage with tech-savvy audiences and facilitate seamless purchasing experiences (Wang et al., 2022). The live-feed shopping experiences offered by these platforms exemplify the convergence of social interaction and commercial transactions, highlighting a new paradigm for product discovery, evaluation, and purchase (Khoa & Vi, 2021; Rouibah & Al-Qirim, 2017). The interactive nature of these platforms fosters a sense of community and allows for real-time engagement, further driving the shift away from traditional commerce.

User-generated content (UGC) has become a crucial influence on consumer behavior in this changing environment (Kim & Johnson, 2016; Lee & Park, 2023). UGC includes a diverse range of online items produced by users, such as product reviews, ratings, comments, and social networking posts. It sharply contrasts with conventional marketing communications, which are usually created and distributed by the brands themselves. In contrast to conventional communications, user-generated content (UGC) is regarded as more genuine and reliable, as it originates from the experiences of other consumers (Fileri et al., 2015; Lee & Park, 2023). Consumers frequently choose the perspectives and experiences of their peers over branded content. This arises from the apparent objectivity and impartiality of user-generated content, which can profoundly affect customer trust and purchasing intentions, especially in the realm of social commerce where information asymmetry and ambiguity are common (Staniewski & Awruk, 2022).

The concept of information asymmetry is crucial in understanding the influence of UGC. In many online transactions, sellers possess more information about products or services than buyers, creating an imbalance that can lead to uncertainty and a lack of trust. UGC helps to mitigate this asymmetry by providing potential buyers with insights from other consumers who have experience with the product or seller. The volume and quality of online reviews, for instance, can significantly influence consumer perceptions of product quality and seller reputation (De et al., 2023; Hung et al., 2023). Positive reviews can enhance trust and encourage purchases, while negative reviews can deter potential buyers.

Moreover, the interactive nature of s-commerce platforms amplifies the influence of UGC. These platforms allow consumers to engage directly with brands and other users, facilitating discussions and the exchange of information. This interactivity can further enhance the credibility and impact of UGC, as consumers can seek clarification, ask questions, and receive real-time feedback (Mujuni et al., 2024; Yamagishi et al., 2024) 14. The dynamic nature of these interactions contributes to a more informed and socially driven purchasing process.

Notwithstanding the expanding corpus of research on s-commerce and UGC,

significant gaps persist in our comprehension of their intricate interaction. Current research has predominantly concentrated on certain elements of user-generated content, like the influence of online reviews and the function of social media influencers (Zeng et al., 2020). Although these research have yielded significant insights, a comprehensive knowledge of the interaction between various forms of UGC and their impact on customer trust and purchase intentions remains absent. UGC includes diverse formats such as textual reviews, ratings, photos, and videos, and comprehending the interplay of these formats in influencing customer behavior is essential.

Furthermore, while the importance of trust in s-commerce has been well established (Dabbous & Barakat, 2020; Hajli et al., 2017), most studies have treated trust as a monolithic construct. Trust is a multifaceted concept, and distinguishing between trust in sellers and trust in products is crucial for developing targeted strategies to enhance consumer confidence in s-commerce. Consumers may have varying levels of trust in the platform itself, the individual sellers operating on the platform, and the products being offered. Understanding these distinctions is essential for businesses seeking to build and maintain consumer trust.

Another significant gap lies in the limited consideration of customer heterogeneity. Individuals differ in their propensity to trust and their perceptions of fairness, which can moderate the relationship between UGC and trust (Hinkle & Yang, 2014; Riaz et al., 2024). Factors such as personality traits, cultural background, and prior online shopping experiences can influence how consumers perceive and respond to UGC. Recognizing this heterogeneity is important for developing effective marketing strategies that resonate with diverse consumer segments.

Moreover, the interplay between different forms of UGC, such as review quantity, review quality, and seller responsiveness, and their combined effect on consumer trust remains largely unexplored. Reviews with detailed arguments and unbiased perspectives are more persuasive than those with strong emotional components (Khoa & Huynh, 2024; Arora & Mail, 2018). Seller responsiveness, which involves how sellers interact with and respond to consumer feedback, also plays a crucial role in shaping consumer trust. Understanding how these factors interact is essential for developing effective s-commerce strategies.

There is a necessity for more advanced methodological ways to examine the complex links among UGC, trust, and buy intention. Although conventional statistical techniques have been utilized in prior research, the Stimulus-Organism-Response (SOR) paradigm provides a more holistic perspective for analyzing customer behavior in social commerce (Ananda et al., 2023; Khoa, 2022). The SOR model asserts that external stimuli (e.g., UGC) affect interior states (e.g., trust), which subsequently result in behavioral reactions (e.g., purchase intention). Utilizing the SOR framework in the examination of s-commerce can yield significant insights regarding the mediating function of trust and the moderating effect of individual variances. This approach offers a significant structure for analyzing how UGC serves as a catalyst that affects consumers' internal states and eventually their purchasing decisions (Yamagishi et al., 2024).

This study seeks to fill the mentioned research gaps by examining the influence of user-generated content on customer trust and buy intention within the realm of social commerce, employing the SOR framework. The study aims to investigate the effect of user-generated content on online trust and purchase intention in social commerce, along with the role of online trust on purchase intention. This research aims to enhance the comprehension of consumer behavior in online settings through the application of the

SOR paradigm (Quan et al., 2023). In the context of social commerce, user-generated content (UGC), which includes reviews, ratings, comments, and other user-created information, serves as the external stimulation that shapes consumer impressions. This stimulation influences the consumer's mental state, principally reflected as online trust, which subsequently determines their behavioral response, namely buy intention.

Several dimensions of UGC contribute to its impact on consumer perceptions. Senali et al., (2024) emphasize the significance of review quantity (RQN) and review quality (RQL) in building trust. RQN, representing the volume of reviews, serves as a signal of product popularity and market strength. A higher RQN can suggest wider adoption and acceptance of a product, thereby increasing consumer confidence. RQL, on the other hand, focuses on the credibility and informativeness of the reviews. Reviews with detailed arguments and unbiased perspectives are more persuasive than those with strong emotional components (Arora & Mail, 2018; Hung et al., 2023). Furthermore, the perceived symmetry of product information, referring to the completeness and accuracy of product details provided by sellers, also plays a crucial role. As noted by Senali et al., (2024), providing sufficient and up-to-date product information reduces information asymmetry and enhances customer trust. The prevalence of UGC on social commerce platforms provides consumers with valuable insights into product quality, seller reputation, and overall shopping experience. This information, perceived as authentic and unbiased, fosters trust in both the product and the seller. As Lee & Park, (2023) highlight, reviews, both in terms of quantity and quality, significantly influence consumer perceptions and purchase decisions. Furthermore, the transparency and information richness facilitated by UGC contribute to a greater sense of trust in the online environment. Hence, this study proposed the hypotheses

H1: User-generated content positively impacts Online Trust in Social Commerce.

H2: User-generated content positively impacts Purchase Intention in Social Commerce.

Trust is a fundamental construct in online transactions, particularly in social commerce where interactions occur within a virtual space (Gefen et al., 2003). The absence of face-to-face interaction necessitates a heightened reliance on trust mechanisms to mitigate perceived risks and uncertainties (Pavlou et al., 2007). Seller responsiveness, information quality, and review reliability are factors that foster the establishment of online trust. Purchase intention denotes the consumer's inclination to acquire a product or service (Ajzen, 1991). It acts as an essential antecedent to actual purchasing behavior and is affected by numerous aspects, including product characteristics, pricing, brand reputation, and, significantly, online trust. In social commerce, where purchasing decisions are frequently influenced by social factors and peer endorsements, the effect of online trust on buy intention is notably significant. Consequently, hypothesis H3 was formulated:

H3: Online Trust positively impacts Purchase Intention in Social Commerce.

## Methods

This study utilized a meticulous and methodical approach to examine the intricate links among user-generated content (UGC), online trust, and buy intention in the realm of social commerce. A quantitative research design employing a survey questionnaire was implemented to gather data and evaluate the presented hypotheses. This method facilitated the statistical examination of the correlations among the pertinent variables and established a solid foundation for deriving results. The subsequent subsections delineate the precise methodologies and approaches employed in this research. The research

employed a quantitative design. Quantitative research is defined by its focus on numerical data and statistical analysis. This method is especially appropriate for analyzing relationships among variables and systematically and objectively testing hypotheses (Creswell & Creswell, 2017; Lindlof & Taylor, 2019). This study employed a quantitative design to measure UGC, online trust, and purchase intention, enabling the examination of the interactions among these categories by statistical methods. The primary instrument for data gathering was a survey questionnaire. Surveys are a prevalent technique in quantitative research because of its effectiveness in collecting data from a substantial number of participants. The questionnaire was meticulously crafted to assess the primary constructs of interest with reliability and validity. The employment of validated multi-item scales, derived from earlier studies, guaranteed that the assessments were anchored in extant literature and that the obtained data aligned with prior results.

The target group for this study consisted of persons in Vietnam who engage with social commerce platforms for shopping purposes. Identifying the target population is an essential phase in the research process, since it establishes the cohort of persons to whom the study's conclusions will be extrapolated. This emphasis on individuals in Vietnam highlights the increasing significance of social commerce in the region and the potential for the study's results to enhance practices within this particular setting. A non-probability convenience sampling method was employed to recruit participants. Convenience sampling is a non-probability sampling technique wherein participants are selected based on their availability and willingness to participate. Although convenience sampling is sometimes condemned for its propensity to introduce bias and restrict generalizability, it remains a pragmatic and widely employed technique in social scientific research, especially when resources are constrained. This study justified the use of convenience sampling to obtain data efficiently and within a suitable timeframe. The online survey was disseminated over multiple social media platforms and online forums popular among the target demographic. This method was considered suitable for engaging those who actively utilize social commerce platforms, as these platforms are intrinsically online and adept in social media. The utilization of online platforms enabled the acquisition of data from a geographically diverse sample.

## Results

### Measurement and Respondent

This study employed a quantitative design to measure user-generated content (UGC), online trust, and purchase intention, enabling the examination of the interactions among these categories by statistical methods. The primary instrument for data gathering was a survey questionnaire. Surveys are a prevalent technique in quantitative research because of its effectiveness in collecting data from a substantial number of participants. The questionnaire was meticulously crafted to assess the primary constructs of interest with reliability and validity. The employment of validated multi-item scales, derived from earlier studies, guaranteed that the assessments were anchored in extant literature and that the obtained data aligned with prior results.

- UGC: Three items were adapted from (Yamagishi et al., 2024) to measure UGC. These items were designed to capture the informational and social influence aspects of UGC. The items assessed the extent to which respondents rely on user reviews, ratings, and comments when making purchase decisions in social commerce. The specific items used to measure UGC were:

- *"I find user reviews helpful when shopping on social commerce platforms."*

- *"I consider user ratings before buying products through social commerce."*
- *"I pay attention to comments and discussions about products on social commerce platforms."*

These items were chosen to reflect the key dimensions of UGC that are relevant to consumer decision-making in social commerce. User reviews provide valuable information about product quality and other consumers' experiences. User ratings offer a quick and easy way to assess overall product satisfaction. Comments and discussions provide a platform for consumers to interact with each other and exchange information.

- Online Trust (OT): Three items were adapted from Khoa & Nguyen, (2022) to measure online trust. These items focused on trust in the seller and the platform. The items gauged the respondents' perceived trustworthiness and reliability of social commerce sellers and platforms. The specific items used to measure online trust were:

- *"I trust the sellers on this social commerce platform."*
- *"I believe this social commerce platform is secure and reliable."*
- *"I feel comfortable sharing my personal information on this social commerce platform."*

These items were selected to capture the essential elements of online trust in the context of social commerce. Trust in sellers is crucial because consumers need to feel confident that sellers will deliver products as promised and provide good customer service. Trust in the platform is also important because consumers need to believe that the platform is secure and reliable for conducting transactions and sharing personal information.

- Purchase Intention (PIN): Three items adapted from Mathavan et al., (2024) were used to measure purchase intention. These items assessed the respondents' likelihood of purchasing products through social commerce platforms. The specific items used to measure purchase intention were:

- *"I am likely to buy products through this social commerce platform in the future."*
- *"I intend to recommend this social commerce platform to my friends and family."*
- *"I would consider this social commerce platform for my future online shopping needs."*

These items were chosen to reflect the different facets of purchase intention. The likelihood of future purchases indicates the consumer's overall inclination to buy from the platform. The intention to recommend the platform to others reflects the consumer's positive evaluation and willingness to advocate for the platform. Considering the platform for future online shopping needs demonstrates the consumer's potential for continued engagement with the platform.

The data gathering occurred over four weeks. This duration was deemed suitable to collect a significant number of replies while preserving participant engagement. Participants were apprised of the study's objective and guaranteed the anonymity of their responses. Clearly articulating the study's goal and safeguarding anonymity are fundamental ethical considerations in research. These measures foster participant trust and promote candid responses. A total of 218 valid replies were obtained from persons in Vietnam. Establishing the sample size is an essential phase in quantitative research. A bigger sample size typically yields more dependable and generalizable outcomes. The sample size of 218 was considered sufficient for the statistical analyses performed in this study. Table 1 delineates the demographic features of the respondents.

Table 1. Sample Description

Demographic Characteristic	Frequency	Percentage
Gender		
Male	92	42.2
Female	126	57.8
Age		
18-24	87	39.91
25-34	76	34.86
35-44	35	16.06
45+	20	9.17

Note: The sample size in this study was 218 people

Data Analysis

The collected data was evaluated using Smart-PLS 4.0. Partial Least Squares. Partial Least Squares. Structural Equation Modeling (PLS-SEM) is a robust statistical tool used to investigate complicated connections between variables (Hair Jr et al., 2021). As proven in this study, PLS-SEM is particularly well-suited to investigating models with several components and mediating linkages. The measuring model was examined to determine reliability and validity. Reliability refers to the consistency and stability of measures. Validity refers to the degree to which measurements accurately represent the constructs they are intended to test. Several measures were used to assess reliability and validity, such as factor loadings, composite reliability (CR), and average variance extracted (AVE).

Discriminant validity was assessed using the Fornell-Larcker criterion and the heterotrait-monotrait ratio (HTMT). Discriminant validity is the degree to which constructs differ from one another. The structural model was assessed using a number of parameters, including the variance inflation factor (VIF), coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), and predictive relevance ( $Q^2$ ). The hypothesis was tested using bootstrapping with 5,000 resamples. Bootstrapping is a statistical strategy used to approximate the sample distribution of a statistic. This strategy is especially useful when the sampling distribution is unclear or the sample size is very small.

Measurement Model Assessment

The measurement method was thoroughly assessed to ensure the constructs' reliability and validity. Reliability refers to the consistency and stability of measurements, whereas validity refers to how well measurements reflect the constructs being assessed. Several measures were used to evaluate the measurement model, such as factor loadings, composite reliability (CR), and average variance extracted (AVE).

Table 2. Convergent Validity Results

Construct	Items	Loading	CR	AVE
User-Generated Content	UGC1	0.892	0.918	0.789
	UGC2	0.878		
	UGC3	0.894		
Online Trust	OT1	0.847	0.897	0.687
	OT2	0.781		
	OT3	0.856		
Purchase Intention	PIN1	0.924	0.931	0.818

PIN2	0.891
PIN3	0.897

Note: UGC = User-Generated Content, OT = Online Trust, PIN = Purchase Intention, CR = Composite Reliability, AVE = Average Variance Extracted

Convergent validity was assessed using factor loadings, composite reliability (CR), and average variance extracted (AVE). Factor loadings indicate the strength of the relationship between each item and its corresponding construct. In this study, all item loadings above the 0.7 threshold, ranging from 0.781 to 0.924 (Table 2). This indicates that the items are strongly related to their respective constructs, which supports convergent validity. Composite reliability (CR) measures internal consistency reliability by reflecting the degree to which pieces within a construct are interrelated. The CR values for all builds ranged from 0.897 to 0.931, much beyond the acceptable threshold of 0.7. The findings show strong internal consistency, showing that the items accurately assess the same core construct. The average variance extracted (AVE) quantifies the proportion of variance in the items attributed to the construct. All constructions showed AVE values over 0.5, ranging from 0.687 to 0.818 (Table 2). This supports convergent validity by proving that the constructs explain a significant percentage of the variance in their related items.

Discriminant validity was assessed using the Fornell-Larcker criterion and the heterotrait-monotrait ratio (HTMT). Discriminant validity refers to the degree to which constructs differ from one another. Establishing discriminant validity is critical for confirming that the constructs are distinct and represent separate phenomena. The Fornell-Larcker criterion compares the square root of the average variance extracted (AVE) for each idea to its correlations with other constructs. Table 3 shows that the square root of the average variance extracted (AVE) for each construct (diagonal values) outperformed its correlations with other constructs. This meets the Fornell-Larcker criterion and exhibits discriminant validity.

The heterotrait-monotrait ratio (HTMT) is an alternate method for assessing discriminant validity. HTMT ratios represent the mean correlation of items assessing different constructions in relation to the mean correlation of items evaluating the same construct. All HTMT ratios fell short of the prudent criteria of 0.85 (Table 3). This reinforces discriminant validity, suggesting that the constructs are distinct from one another.

Table 3. Discriminant validity Results

Construct	Fornell-Larcker Criterion			HTMT Ratio		
	UGC	OT	PIN	UGC	OT	PIN
UGC	0.888			-		
OT	0.647	0.829		0.72	-	
PIN	0.682	0.714	0.9	0.75	0.79	-

Note: UGC = User-Generated Content, OT = Online Trust, PIN = Purchase Intention, HTMT = Heterotrait–Monotrait Ratio

#### Structural Model Assessment

The structural model, depicting the proposed links among the constructs, was assessed using various criteria. The criteria encompass collinearity, coefficient of determination ( $R^2$ ), effect magnitude ( $f^2$ ), and predictive relevance ( $Q^2$ ), as detailed in Table 4. Collinearity, or multicollinearity, denotes the existence of significant correlations among predictor variables. Elevated collinearity can compromise the stability and

interpretability of regression coefficients. Variance inflation factor (VIF) values were analyzed to evaluate potential multicollinearity issues. All VIF readings were beneath the threshold of 3.3, ranging from 1.85 to 2.14. This signifies the absence of significant multicollinearity issues within the model.

The coefficient of determination ( $R^2$ ) signifies the fraction of variance in the endogenous variables (dependent variables) elucidated by the model. This study revealed an  $R^2$  value of 0.419 for online trust, signifying that user-generated content accounted for 41.9% of the variance in online trust. The  $R^2$  value for buy intention was 0.573, indicating that user-generated content and online trust together accounted for 57.3% of the variance in purchase intention. The  $R^2$  values indicate that the model possesses moderate to significant explanatory capacity.

Effect size ( $f^2$ ) quantifies the extent of the influence of one construct on another. It indicates the practical significance of the linkages. The effect size study indicated that user-generated content (UGC) exerted a medium effect on online trust ( $f^2 = 0.287$ ) and purchase intention ( $f^2 = 0.245$ ). Online trust shown a moderate influence on purchase intention ( $f^2 = 0.263$ ). The results indicate that the links among the constructs hold practical significance.

Predictive relevance ( $Q^2$ ) evaluates the model's capacity to forecast the endogenous variables. The Stone-Geisser  $Q^2$  values for online trust (0.285) and purchasing intention (0.312) exceeded zero. This signifies that the model possesses sufficient predictive relevance, implying its capability to forecast the endogenous variables to a certain degree.

Table 4.  $f^2$ , VIF,  $R^2$ ,  $Q^2$  Results

Relationship	$f^2$	VIF	$R^2$	$Q^2$
UGC → OT	0.287	1.85	0.419	0.285
UGC → PIN	0.245	2.14		
OT → PIN	0.263	1.94	0.573	0.312

Note: UGC = User-Generated Content, OT = Online Trust, PIN = Purchase Intention, VIF = Variance Inflation Factor

### Hypothesis Testing

Hypothesis testing was performed utilizing bootstrapping with 5,000 resamples. Bootstrapping is a non-parametric resampling method employed to estimate the sampling distribution of a statistic. This technique is especially advantageous when the sampling distribution is indeterminate or when the sample size is very limited. The findings of the hypothesis testing are encapsulated in Table 5.

The findings indicated a substantial beneficial impact of UGC on online trust ( $\beta = 0.647$ ,  $t = 15.328$ ,  $p < 0.001$ ). This finding robustly supports H1, suggesting that elevated levels of UGC correlate with enhanced online trust. The beta coefficient ( $\beta = 0.647$ ) indicates a significant positive correlation between user-generated content and internet trust. The t-value ( $t = 15.328$ ) is statistically significant, and the p-value ( $p < 0.001$ ) demonstrates that the result is extremely significant.

The findings indicated a substantial beneficial impact of UGC on purchase intention ( $\beta = 0.412$ ,  $t = 8.746$ ,  $p < 0.001$ ). This substantiates H2, indicating that heightened user-generated content favorably affects consumers' purchasing inclinations. The beta coefficient ( $\beta = 0.412$ ) suggests a favorable correlation between user-generated content and purchase intention. The t-value ( $t = 8.746$ ) is statistically significant, and the p-value ( $p < 0.001$ ) corroborates the substantial relevance of this finding.

Moreover, the findings indicated that online trust substantially affected purchase intention ( $\beta = 0.447$ ,  $t = 9.524$ ,  $p < 0.001$ ). This strongly supports H3, indicating that

elevated online trust correlates with heightened buying intentions. The beta coefficient ( $\beta = 0.447$ ) indicates a positive correlation between online trust and purchasing intention. The t-value ( $t = 9.524$ ) is statistically significant, and the p-value ( $p < 0.001$ ) demonstrates that the result is extremely significant.

Table 5. Hypothesis Testing Results

Hypothesis	Relationship	$\beta$	t-value	p-value	Decision
H1	UGC $\rightarrow$ OT	0.65	15.328	0.000	Supported
H2	UGC $\rightarrow$ PIN	0.41	8.746	0.000	Supported
H3	OT $\rightarrow$ PIN	0.45	9.524	0.000	Supported

Note: UGC = User-Generated Content, OT = Online Trust, PIN = Purchase Intention

In summary, all hypothesized relationships were supported at a significance level of  $p < 0.001$  as Figure 1. These results provide strong empirical support for the proposed theoretical model, confirming the significant role of user-generated content in building online trust and driving purchase intentions in social commerce contexts.

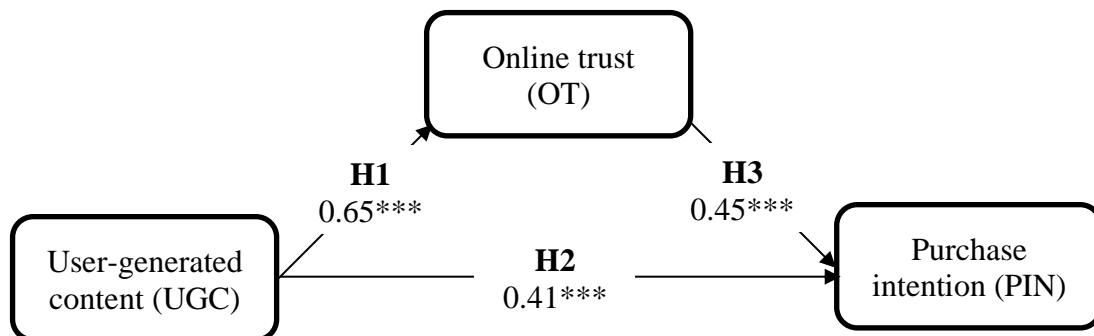


Figure 1. Hypotheses testing (Source: Author's analysis)

## Discussion

Using the Stimulus-Organism-Response (SOR) paradigm, this study investigated the impact of user-generated content (UGC) on consumer trust and purchasing intention in the social commerce context. The findings shed light on the dynamics of online consumer behavior, as well as the critical role of user-generated content in building trust and influencing purchasing decisions. The results empirically confirm the positive influence of UGC on online trust. This aligns with prior research emphasizing the importance of social influence in online environments (Supermon, 2025). Consumers perceive UGC, such as reviews and ratings, as more authentic and credible than traditional marketing messages, leading to increased trust in both the sellers and the social commerce platform itself (Metzger & Flanagin, 2013; Senali et al., 2024). This finding resonates with the work of (Arora & Mail, 2018), who demonstrated the positive impact of online consumer reviews on purchase intention. Specifically, the informational and social aspects of UGC, as captured in our measurement instrument, contribute significantly to trust formation.

This echoes Cheung & Thadani, (2012) 's assertion that UGC provides valuable information and social cues that influence consumer perceptions. The sheer volume of UGC available on social commerce platforms creates a rich information environment where consumers can access diverse opinions and experiences, fostering a sense of transparency and reducing uncertainty. Positive reviews and high ratings can signal product quality and seller reliability, while even negative reviews, when addressed appropriately by sellers, can demonstrate responsiveness and build trust. The interactive

nature of UGC, allowing for questions and discussions, further enhances this trust-building process.

Furthermore, our study confirms the mediating role of online trust in the relationship between UGC and purchase intention. This supports the SOR framework, which posits that stimuli (UGC) influence an organism's internal state (trust), which subsequently affects the response (purchase intention). This finding is consistent with (Khoa & Nguyen, 2022; Gefen et al., 2003)'s integrated model of trust and the Technology Acceptance Model (TAM), demonstrating the importance of trust as a key driver of online shopping behavior. By fostering trust, UGC reduces the perceived uncertainty associated with online transactions (Pavlou, 2014; Pavlou & Gefen, 2004), thereby increasing the likelihood of purchase. This is particularly relevant in social commerce, where transactions often occur between individuals rather than established businesses, potentially increasing the perceived risk. The study by Senali et al., (2024) further reinforces this point, highlighting the role of trust as a determinant of purchase intention in social commerce, with factors like perceived price fairness and trust disposition acting as moderators. In essence, UGC acts as a catalyst in the social commerce environment. It provides the necessary social proof and information that consumers need to feel confident in their purchase decisions. Online trust, developed through exposure to UGC, functions as the mechanism through which UGC ultimately drives purchase intention. Consumers who trust the platform and the sellers are more willing to engage in transactions.

Our findings also corroborate the work of (Ajzen, 1991; Khoa, 2023) on the theory of planned behavior, which suggests that intention is a strong predictor of behavior. The significant positive relationship between online trust and purchase intention observed in our study indicates that consumers who trust a social commerce platform are more likely to engage in future purchases (Liu et al., 2024). This underscores the importance of building and maintaining trust as a key strategy for social commerce platforms to achieve sustainable growth. Trust not only facilitates initial purchases but also fosters customer loyalty and repeat business. Social commerce platforms that prioritize trust-building measures, such as ensuring the authenticity and reliability of UGC, providing secure transaction environments, and offering responsive customer service, are likely to cultivate a strong customer base and achieve long-term success.

It is essential to recognize the limits and shortcomings of this study to ensure a balanced assessment of the results and inform future research endeavors. The employment of a non-probability convenience sampling strategy constrains the generalizability of the results. Convenience sampling, although pragmatic for data gathering, fails to guarantee that the sample accurately represents the larger population. The findings of this study may not be entirely applicable to all social commerce users in Vietnam or other areas. Subsequent research ought to utilize probability sampling methods, including random sampling or stratified sampling, to get a more representative sample and improve the generalizability of the findings.

Secondly, the research concentrated on a particular geographic environment (Vietnam). Social commerce methods and consumer behavior can differ markedly among cultures. Cultural elements, including individualism vs collectivism, power distance, and uncertainty avoidance, might affect customers' perceptions and interactions with user-generated content, as well as their online trust and purchasing intentions. Consequently, cross-cultural studies are essential to examine the generalizability of the findings across many cultural contexts and to uncover potential cultural moderators affecting the links among UGC, trust, and purchase intention.

Thirdly, the study analyzed a constrained array of variables. The study concentrated on the primary variables of user-generated content, online trust, and buy intention; however, additional factors may potentially affect customer behavior in social commerce. The elements encompass perceived risk, product involvement, platform attributes, and individual variances. Perceived risk denotes the ambiguity and possible adverse outcomes linked to online transactions. Product participation denotes the extent of significance or relevance a product holds for a consumer. Platform characteristics include the attributes of the social commerce platform, such as its design, usability, and security. Individual differences encompass variables such as trust tendency, online shopping experience, and personality features. Future research may integrate these supplementary aspects to enhance the overall understanding of the intricate dynamics of social commerce.

Notwithstanding these constraints, this study offers significant insights into customer behavior within social commerce. It offers empirical evidence about the beneficial impact of user-generated content on online trust and purchase intention, while emphasizing the mediating function of trust in this correlation. The results highlight the significance of user-generated content as a crucial influence on customer behavior in digital contexts and provide essential insights for social commerce platforms and marketing professionals.

Subsequent research must tackle the recognized limitations to enhance our comprehension of this intricate phenomenon. Utilizing probability sampling techniques, conducting cross-cultural studies, incorporating additional variables, employing alternative data collection methods, adopting longitudinal designs, exploring various types and characteristics of UGC, considering platform features, and examining actual purchase behavior represent promising avenues for future research.

## **Conclusion**

This research theoretically enhances the applicability of the Stimulus-Organism-Response (SOR) framework to social commerce, illustrating how user-generated content (UGC) serves as a stimulus that influences the organism's internal state of trust, thereby impacting the response of purchase intention. The empirical validation of trust's mediating role in the study enhances the current literature on online consumer behavior by elucidating the causal relationship between user-generated content and purchase decisions. The research synthesizes components from multiple recognized theories, such as the theory of planned behavior and studies on online trust and social influence, thereby enhancing the understanding of the intricate dynamics that influence consumer behavior in social commerce contexts. This study provides essential insights for social commerce platforms and marketing professionals. The results underscore the strategic significance of fostering favorable user-generated content to enhance customer trust and encourage purchase intention, indicating that platforms ought to proactively support the creation and distribution of UGC. Marketers can utilize these data by integrating user-generated content into their strategy to augment brand reputation and shape consumer views. Moreover, by comprehending the significance of UGC, consumers are enabled to make more educated purchasing decisions, leveraging UGC as a crucial source of information while judiciously assessing its credibility. This research highlights the necessity for platforms to emphasize trust-building initiatives and for marketers to adopt user-generated content as a potent instrument in the growing domain of social commerce. Notwithstanding its merits, this study possesses many drawbacks. The application of a convenience sample strategy constrains the generalizability of the results. Future research

ought to utilize probability sampling methods to guarantee a more representative sample. The research concentrated on a particular geographic environment (Vietnam). Cross-cultural studies are essential to examine the applicability of the findings to diverse cultural contexts. Moreover, the study analyzed a restricted range of variables. Subsequent research may integrate supplementary variables, including perceived risk, product engagement, and platform attributes, to yield a more thorough comprehension of the occurrence. Investigating the moderating influence of individual variations, such trust tendency and online purchasing experience, may further enhance the findings. Ultimately, longitudinal studies may investigate the enduring impacts of user-generated content on consumer trust and purchasing intentions.

### Conflict of Interest

We affirm that there exists no conflict of interest arising from any financial, personal, or other affiliations with individuals or organizations pertinent to the content addressed in the work.

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