



Impact of User-Generated Reviews on Online Purchase Decision

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ABSTRACT

This study examines the impact of user-generated reviews on online purchase decisions among Generation Z consumers in Ludhiana, Punjab. With the rapid growth of digital platforms and electronic commerce, consumers start relying on user-generated content to reduce uncertainty associated with online shopping. The research focuses on individuals aged 12–29 years from Ludhiana North-East and North-West, understanding how demographic factors such as age and gender influence perceptions of reviews, trust formation, and purchase intentions. An empirical descriptive research design was adopted, and primary data were collected from 150 respondents using a structured questionnaire. Percentage analysis, Chi-square test, and Mean analysis were applied to examine associations between demographic variables, review types, platforms relied upon, and online purchase decisions. The findings present a significant association between age and gender in relation to user-generated content. The study highlights the critical role of user-generated reviews in shaping consumer trust, attitude, and purchase intention among Generation Z consumers. The findings offer valuable insights not only for marketers infact to individuals to understand how digital platforms seeking to design effective review management and engagement strategies tailored to specific demographic segments.

KEYWORDS: User-Generated Content, Online Purchase Decision, Consumer's Trust and Attitude, Demographics, Generation Z, Digital Platforms.



INTRODUCTION

The instantaneous advancement of digital technologies and the availability of the internet have brought a tremendous change the way individuals communicate, grab information, and make final purchase decisions. Today people are investing time and efforts on digital platforms for various purposes such as learning new software, working on professional skills, exploring and understanding market trends, and developing overall knowledge. In the digital era, consumers increasingly depend on electronic word-of-mouth and user-generated content to evaluate products and services before purchase (Agarwal, 2020; PR, 2024). This digital engagement has not only expanded individual's competencies but has also focused on to improve the earning capacities which results in rise of income levels as well as purchasing power. All this represent the impact of online purchase which has witnessed remarkable growth due to its multiple features like convenience, accessibility, and wide range of options and many more.

However online consumers are unable to experience physically examination of products before purchase. To mitigate such risks, consumers rely heavily on online reviews, ratings, influencer recommendations, and peer feedback (Qiu & Zhang, 2024). Research suggests that review credibility, valence, and volume significantly influence trust formation and purchase intention (Setiawati & Rani, 2025). As a result, consumers increasingly depend on external sources of information to reduce uncertainty and perceived risk. User-Generated Content helps to provide the real reaction of the consumer after the product is being experienced. It is generally considered as more authentic, credible, and unbiased, as it reflects real experiences rather than promotional claims. However, consumers are not a homogeneous group because individuals differ in terms of age, gender, location, cultural background, level of digital literacy, and personal preferences.

Trust has emerged as a central construct in online purchase decisions. Studies indicate that trust mediates the relationship between online reviews and purchase intention (Wang et al., 2022; Mallik et al., 2025). Particularly in social commerce environments, user-generated reviews act as social proof, enhancing perceived reliability of products. Moreover, negative reviews have been found to exert a stronger influence than positive reviews, often reducing product attractiveness despite high average ratings (Varga & Albuquerque, 2024).

On the basis of this context, the present study focuses on to examine the impact of usergenerated content reviews on online purchase decisions, with particular significance on how such content affect consumer's attitudes and trust toward online platforms and products. The study particularly focuses on selected demographic variables that is age group, gender, and locality, to explore and to understand that how perceptions of user-generated content differ across consumer segments. Specifically, the research targets individuals aged between 12–29 years which represent the younger generation of online shoppers, specifically from selected areas of North-East and North-West Ludhiana which is one of the prominent City in Punjab.

By analyzing how different forms of user-generated reviews influence trust, attitude formation, and purchase intention, understanding these dynamics will help organizations to design more effective digital marketing strategies which further enhance customer engagement and helps to build stronger relationships with online consumers in an increasingly competitive digital marketplace.

REVIEW OF LITERATURE

Jakhar, J. (2025), examines how peer response, influencer marketing, viral posts, and brand promotions affect consumer behaviour across demographics. The study focuses on highlighting the factors like trust, brand perception, purchase intention, and loyalty of customers. It fills the gap of limited integrated research on multiple content types that was ignored earlier as well as demographic factors. Moreover, it recommends future studies on short-form videos, evolving electronic platforms, cross-cultural insights, along with that AI-powered sentiment analysis.



Setiawati, L. (2025), examine how online review strengths and credibility affect consumer purchase intentions. Through systematic filtering and thematic analysis, the study works on the evolution and influence of review characteristics on consumer trust and purchase behavior. The study fills a gap by providing a structured overview linking review valence, credibility, and purchase intention. Future research focus on to explore deeper dimensions such as emotional tone, visual content, platform-specific effects, and additional moderators to better explain and understand consumer behavioural outcomes.

Baier, Daniel. et.al (2025) examines marketing decision-making by using structured data collection techniques like web crawling, scraping and large language model and analysis approaches like feature extraction, machine learning, and deep learning. The gap in the literature bridges methodological fragmentation and offers practical insights for researchers and practitioners. Future research directions focus on establishing standardized usage guidelines, expanding real-world UGC analytics applications, and exploring new questions in marketing decision support.

Mallik, S. K. et.al (2025) examine how customer reviews along with that consumer trust affect online purchase intentions by using a qualitative design with convenience sampling, and collecting primary data which was analyzed through partial least squares. The study highlights the role of review adoption and suggests future research with larger samples, additional mediators or moderators, and cross-industry comparisons.

Christine. et.al (2025) examine how UGC influences Gen Z's purchase intentions. Using a descriptive research design, primary data and analyzed with percentage analysis, correlation, regression, and ANOVA. The study highlights the limited research on UGC's effect on Gen Z in the Indian context and suggests extending future research to other generations, regions, and industries to generalize the findings.

Savale, T. K. et.al (2024) examines how user-generated content influences relationship marketing strategies focused at Generation Z. The study focuses on how user-generated content, particularly within service failure recovery contexts, shapes brand consumer relationships trust and commitment. The research fills a gap in understanding how peer-created content affects relationship. The authors recommend quantitative testing of the RECB framework across cultures, exploring product and platform differences, and analyzing post relationship dynamics.

Zahrah, N. et.al (2024) examine how user-generated content as well as electronic word-of-mouth affects consumer purchase intention with affect to consumer engagement acting as a mediating variable. The study used quantitative, cross-sectional design using non-probability convenience sampling. Findings result in to understand that both user-generated content and electronic word of mouth impact purchase intention. The authors recommend that for further study one can research across different countries, industries, and can consider larger samples for deeper insights.

Qiu, K., & Zhang, L. (2024) analyse the influence of online reviews on consumer purchase intention by using a meta-analytic approach, the study uses quantitative data to provide a comprehensive understanding of the relationship. The research highlights the importance of cultural and contextual differences, and suggest psychological and behavioral factor to be considered for future study as well as.

P.R, R. R. (2024) examines how digitalization, electronic commerce, and online platforms have impact on consumer purchase decisions. The study uses secondary data and used descriptive analysis to explore digitalization's impact on consumer behavior. It focuses on how digitalization reshapes behavior and suggests to use primary data, larger samples, and diverse demographic factors for deeper insights.

Ojha, S., & Joshi, K. (2024) examine the impact of social media in understanding consumer buying behaviour along with it the decision-making. The study used descriptive design by using primary data through a structured questionnaire, and supplemented with secondary data from journals, articles, and websites. It brings out the



results that social media platforms influence consumer decisions. The authors suggest future studies can be done by considering larger sample size across age groups, regions, and product categories to get better outcomes.

Varga, M., & Albuquerque, P. (2023) examine how negative online reviews affect consumer behavior and purchase decisions beyond average product ratings to review recency and visibility. Findings revealed that negative reviews significantly reduce a product's purchase and lowering product attractiveness, even when overall ratings remain high. The key gap is how negative reviews influence consumer decision-making, whereas prior research focus on average ratings and valence.

Dwivedi, A., & Kushwaha, S. (2023) examine how social media engagement affects consumer purchase decisions. The study used descriptive study design with both qualitative as well as quantitative methods and use primary data which focuses on social media factors and their impact on consumer purchase intentions. Further research can explore to Artificial Intelligence, personalized marketing, and can cover larger sample segments.

Yi, J., & Oh, Y. K. (2022) examines how consumer reviews provide informational value and influence purchase decisions. The study used text mining approach through natural language processing to classify review attributes and applied statistical tests to examine their impact on consumer behavior. The study underscores the importance of attribute-specific information extracted through text mining in shaping consumer perceptions and product choices.

Wang, J. et.al (2022) examines the role of trust in shaping consumer's purchase intention within social commerce. The study shows how trust significantly and positively influences purchase intention. Further the research can be extended on additional moderators such as cultural background, demographics, and social commerce models.

Mathur, S., & Singh, A. (2021) examines the relationship between user generated content and consumer attitudes, and how these influence purchase intentions in the fashion industry. The study descriptive statistics and hypothesis testing. The study brings out the lack of research on post-purchase behavior and suggests increasing sample size and diversity for more accurate results.

Tobias-Mamina, R. J. et.al (2021) examines how perceived ease of use, enjoyment, trustworthiness, knowledge, with gender as a moderating factor in purchase behavior. Using a quantitative post-positivist design, surveyed through purposive and snowball sampling, and data were analyzed via structural equation modelling. The study highlights determinants and attitude towards Consumer Generated Content usage and intentions in apparel shopping. Future research can consider factors beyond gender, and explore additional influences on content contribution.

Mathur, S. et.al (2021) investigate the impact of user-generated content determinants-brand engagement, perceived credibility, perceived benefit, and perceived risk on online purchase intention, with consumer attitude towards user generated content as a mediating variable. The study highlight that consumer attitude plays a crucial mediating role between user-generated content determinants and purchase intention. The future research is recommended with larger, more diverse samples across industries and regions to validate and generalize the results.

Su, X., & Niu, M. (2021) investigate the role of popular online reviews on consumer purchasing behavior. Using an empirical research design and statistical analysis of online review data, the study examines how popular reviews affect consumer trust and decisionmaking. The study emphasizes the unique impact of popular reviews and suggests future exploration into review credibility, detection of fake reviews, and the varying effects of reviews across platforms and cultural contexts.

Agarwal, M. (2020) focuses on understanding the significance of User Generated Content in social media marketing. The study is based on secondary data, reviewing and analysing articles related to user-generated



content and social media. It highlights that user generated content plays a key role in enhancing brand awareness and influencing customer purchase intentions. The research further points out that the effects of social media campaigns on consumer perceptions and decisions require deeper exploration.

Kundu, S. (2019) examined the key factors influencing the growth of social commerce in India. Using a quantitative research design with purposive sampling and in-depth interviews, the study applied thematic analysis through coding of transcripts. The dissertation further highlighted that unlike electronic commerce, limited empirical evidence exists in India regarding how consumer perceptions of trust, privacy, and experience shape social commerce growth.

Problem Statement

The sudden growth of digital technologies and electronic commerce platforms has brought a big change in consumer buying behavior specifically in youth. With increment in internet usage and purchasing power, Generation Z consumers are paying high contribution towards the online shopping. Whereas the inability to physically examine and to check the products before purchase creates uncertainty in order to reduce this perceived risk, consumers begin to rely on User-Generated reviews.

Moreover, consumer responses differentiate based on demographic factors that include age, gender, and locality, which further results its impact on trust, attitude formation, and purchase intention. The core problem has impact on building trust, attitude, and ultimately online purchase decisions among Generation Z consumers in selected regions of Ludhiana as well as to understand whether these effects differ across demographic segments.

This study aims to bridge this research gap by providing insights into how user-generated content shapes online consumer behavior within a specific geographical and demographic framework. **Research Objectives**

1. To examine the impact of user-generated (UG) reviews on online purchase decisions among Gen Z consumers (aged 12–29 years) in Ludhiana North-East (Model Town) and Ludhiana North-West (Dugri), with reference to both male and female respondents.
2. To analyse how customer trust and attitude toward user-generated reviews influence online purchase decisions.

Research Methodology

The study used an empirical research approach to study and analyse the impact of customer reviews as user-generated content on online purchase behavior among Generation Z consumers in Ludhiana.

Since the targeted audience represents a digitally active and socially connected consumer segment, understanding their response reviews is crucial for the study to analyse how quality, quantity, and other sentiments influence their purchase decisions and attitudes toward brands.

A. Research Design

A research design is a structured plan to conduct an efficient and systematic research by collecting and analyzing data to achieve the desired objectives. After defining the research problem statement, an appropriate design ensures relevance and accuracy in findings the desired outcome.

The present study adopts an empirical descriptive research design. It is empirical because it is based on primary data collected directly from Generation Z respondents in Ludhiana through a structured questionnaire which describe the characteristics, perceptions, and purchasing behavior of respondents towards online customer reviews.



B. Sample Size and Sampling Method

The sample size means the number of respondents selected for the study. In this research, data was collected from 150 Generation Z consumers in Ludhiana. A random sampling method was used, ensuring that each individual had an equal chance of being selected, which helps reduce the problem of bias and will results to get accurate results.

C. Data Collection

The study is based solely on primary data collected through a structured questionnaire. Responses were gathered directly from Generation Z consumers who engage in online shopping to analyse and to understand the impact of customer reviews and user-generated content on their purchasing behavior.

D. Tools Used for the Study

A structured questionnaire was used to collect the primary tool. The questions were designed based on the selected factors related to customer reviews and online purchasing behavior which include user-generated content, locality, trust, and attitude as independent variables while considering online purchase as dependent variable.

Moreover, gender act as a moderating variable in the study. This tool enabled systematic collection of relevant information from respondents. For further data analysis Statistical Package for Social Sciences (SPSS) software as used. For data analysis and interpretation, multiple statistical tools are available out of those particularly three were selected to apply on the study and those are Percentage Analysis, Mean Analysis and the Chi-Square Test to examine relationships between variables.



Figure 1: Process flow of Proposed work

Data Analysis & Interpretation



A. Percentage Analysis- “A Statistical Method”

Percentage analysis is used to present data in percentages for clear and easy interpretation. In this research, percentage analysis is used to examine demographic to understand how user-generated content affect online purchase decision. Variables such as age, gender and location are analysed in percentage terms.

AGE GROUP (GENERATION Z)				GENDER (GENERATION Z)			
AGE	FREQUENCY	PERCENT	CUMULATIVE PERCENT	GENDER	FREQUENCY	PERCENT	CUMULATIVE PERCENT
12-17 Years	12	8.0	8.0	FEMALE	85	56.7	56.7
18-22 Years	53	35.5	43.3	MALE	65	43.3	100.0
23-26 Years	54	36.0	79.3	TOTAL	100	100.0	
27-29 Years	31	20.7	100.0				
Total	150	100.0					

Table 1: Age and Gender wise Distribution of Generation-Z Respondents

INTERPRETATION: The maximum proportion of respondents belongs to the 23–26 years age group (36.0%), which represent this segment forms the largest representation in the study while age group of 18-22 years is very close as well who have impact of user-generated content. In contrast, the minimum proportion is observed in the 12–17 years category (8.0%), making it the least represented group. Considering gender females are found to be get more influenced with about 56.7% out of the total targeted customer base.

Locality (GENERATION Z)			
LOCATION	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Ludhiana North-East (Model Town)	81	54.0	54.0
Ludhiana North-West (Dugri)	69	46.0	100.0
TOTAL	100	100.0	

Table 2: Location wise Distribution of Generation-Z Respondent

INTERPRETATION: The data indicate that a higher proportion of Generation Z respondents belong to Ludhiana North-East (Model Town), accounting for 54.0% of the total sample. In comparison, 46.0% of respondents are from Ludhiana North-West (Dugri). This shows a slightly greater representation from the North-East locality. The study findings may reflect stronger insights from respondents residing in that area regarding the influence of user-generated content on online purchase decisions.

B. Chi-Square Analysis- “A Non-Parametric Test”

It is used to examine that is there any significant association exists between categorical variables. It compares the observed frequencies with the expected frequencies to analyse if any differences are due to chance. In this study, the Chi-square test is applied to analyse the relationship between various consumer attributes.

Hypotheses Development

In order to examine the relationship between user-generated reviews and online purchase decisions measurable hypotheses are designed. These hypotheses help in statistically testing the impact of user-generated reviews, trust, and attitude on consumer buying behaviour. The following hypotheses are developed in line with the research objectives.

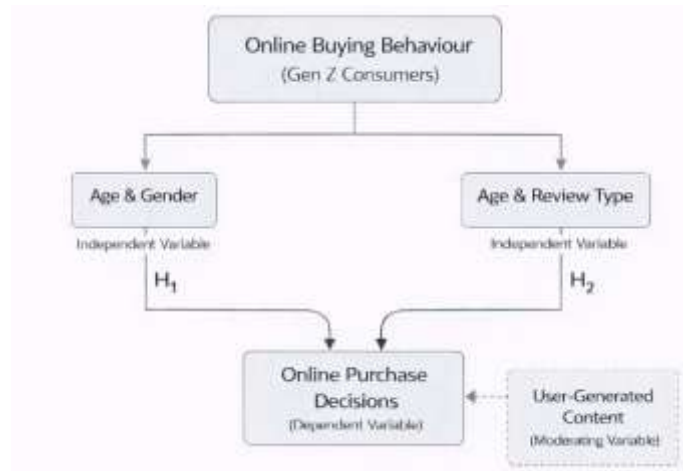


Figure 2: Research Model (Chi-Square Testing)

A Chi-square test was applied to examine the significant association between various consumer attributes at the 5% level of significance.

1. Age & Gender Influence on User-Generated Content

H₀₁: There is no significant association between age and gender towards user-generated content influencing online purchase decisions.

H₁₁: There is significant association between age and gender towards user-generated content influencing online purchase decisions.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.025 ^a	3	.029
Likelihood Ratio	9.129	3	.028
N of Valid Cases	150		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.20.

Table 3: Data Collection Software: SPSS Software (Chi- Square Analysis)

INTERPRETATION: Here the p-value is 0.029, which is less than 0.05; Therefore, the null hypothesis is rejected at the 5% level of significance. It is concluded that there is a significant association between the age and gender towards user-generated content influencing online purchase decisions under study.

2. Impact of Age on Review Type Influence



H02: There is no significant association between age and the type of reviews that influence purchase decisions the most.

H12: There is no significant association between age and the type of reviews that influence purchase decisions the most.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	66.217 ^a	42	.010
Likelihood Ratio	64.561	42	.014
N of Valid Cases	150		

a. 51 cells (85.0%) have expected count less than 5. The minimum expected count is .08.

Table 4: Data Collection Software: SPSS Software (Chi- Square Analysis)

INTERPRETATION: Here the p-value is 0.010, which is less than 0.05; Therefore, the null hypothesis is rejected at the 5% level of significance. It is concluded that there is a significant association between the age and type of reviews that influence purchase decisions the most under study.

C. Average Mean Analysis- “An Average Set of Variables”

Mean is calculated by adding all observations and dividing the total by the number of observations. Here mean is used to calculate the average value of responses in a study.

In this research, it helps to identify the most relied-upon online platform and the type of reviews that influence purchase decisions the most by comparing average scores.

A. Most Relied Online Platforms:

Online Review Platform Most Relied Upon for Shopping Decisions			
ONLINE PLATFORM	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Amazon/Flipkart App	44	29.3	29.3
Brand Website	32	21.3	50.7
Google Reviews	35	23.3	74.0
Social-Media	39	26.0	100.0
TOTAL	150	100.0	

Table 5: Data Collection Software: SPSS Software (Descriptive Frequency Analysis) INTERPRETATION: Out of 150 respondents, majorly the consumers rely on Amazon/Flipkart App (29.3%) for shopping decisions, followed by social media (26.0%) and Google Reviews (23.3%). Brand Websites (21.3%) are the least relied upon, indicating greater trust in marketplace and third-party review platforms.

B. Most preferred Type of Review



Type of Reviews That Most Influence Purchase Decisions			
REVIEWS	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Influencer Recommendations	6	4.0	4.0
Star Ratings	16	10.7	14.7
Star Ratings, Influencer Recommendations	20	13.3	28.0
Star Ratings, Video Reviews	21	14.0	42.0
Star Ratings, Video Reviews, Influencer Recommendations	4	2.7	44.7
Text reviews	9	6.0	50.7
Text Reviews, Influencer Recommendations	7	4.7	55.3
Text Reviews, Star Ratings	14	9.3	64.7
Text reviews, Star ratings, Influencer Recommendations	6	4.0	68.7
Text Reviews, Star Ratings, Video Reviews	3	2.0	70.7
Text Reviews, Star Ratings, Video Reviews, Influencer Recommendations	1	0.7	71.3
Text Reviews, Video Reviews	15	10.0	81.3
Text Reviews, Video Reviews, Influencer Recommendations	6	4.0	85.3
Video reviews	13	8.7	94.0
Video Reviews, Influencer Recommendations	9	6.0	100.0
TOTAL	150	100.0	

Table 6: Data Collection Software: SPSS Software (Descriptive Frequency Analysis)

INTERPRETATION: The purchase decisions are influenced more by a combination of review types rather than a single type. The highest influence is seen for Star Ratings and Video Reviews (14.0%), followed by Star Ratings and Influencer Recommendations (13.3%). Individually, Star Ratings (10.7%) and Text Reviews with Video Reviews (10.0%) also have notable impact. In contrast, exclusive reliance on Influencer Recommendations (4.0%) or complex combinations of all review types have very low influence. Overall, the findings indicate that consumers prefer multiple forms of review-especially star ratings combined with videos-when making purchase decisions.

Findings

The study findings indicate that user-generated reviews significantly affect the online purchase decisions among Generation Z consumers in Ludhiana. The majority of respondents belong to the 23–26 years age group, with female consumers showing relatively higher responsiveness toward online reviews and impact of user-generated content. The Chi-square analysis reveals a significant association between age and gender in relation to the influence of user-generated content on purchase decisions. Along with that age significantly affects the type of reviews preferred, suggesting that different age segments within Generation Z rely on varying review formats.

The results also show that marketplace platforms such as Amazon and Flipkart are the most trusted sources for online purchase decisions, followed by social media and Google Reviews, while brand websites are comparatively less preferred. In terms of review format, consumers demonstrate stronger reliance on combined review types specifically star ratings along with video reviews rather than a single format. Overall, the findings confirm that user-generated reviews play a crucial role in shaping trust, attitude, and purchase intention among Generation Z consumers.

DISCUSSION



The findings of this study reinforce the theoretical understanding that user-generated reviews significantly reduce perceived risk in online environments and act as a trust-building mechanism. Consistent with Wang et al. (2022), trust emerged as a central mediator between UGC and purchase intention. Generation Z consumers rely heavily on peer-generated feedback to validate their purchase decisions.

The significant association between age and review type preference supports the meta-analytic findings of Qiu & Zhang (2024), who conclude that demographic and contextual factors influence review effectiveness. Younger consumers show greater preference for multimedias-based reviews, confirming Christine et al. (2025), who highlight the increasing importance of video content among Gen Z.

The preference for marketplace platforms over brand websites suggests that third-party credibility is valued more than brand-controlled information. This aligns with Mallik et al. (2025), who argue that review adoption and consumer trust are closely linked in digital marketplaces.

Interestingly, the findings also indicate that consumers prefer combinations of review types rather than relying on a single format. This supports Yi & Oh (2022), who emphasize the importance of multi-attribute review structures in enhancing informational richness. Moreover, the limited influence of exclusive influencer recommendations suggests that authenticity and peer relatability outweigh promotional endorsements, which complements Varga & Albuquerque (2024), who highlight how consumers critically evaluate review credibility beyond ratings.

Conclusion

The study examines the impact of user-generated reviews on online purchase decisions among Generation Z consumers in selected areas of Ludhiana. The findings indicate that user-generated content significantly influences consumer trust, attitude, and purchase decisions in the digital marketplace.

Demographic analysis shows that respondents aged 23–26 years form the largest segment, with female consumers being relatively more influenced by reviews. The Chi-square test confirms a significant association between age and gender in relation to the influence of user-generated content. Additionally, age significantly affects the type of reviews that impact purchase decisions. Consumers show greater preference for combined review formats, particularly star ratings and video reviews. Marketplace platforms such as Amazon and Flipkart are more trusted than brand websites, highlighting the importance of third-party validation.

Overall, user-generated reviews act as a strong determinant of online purchase behavior by reducing perceived risk and enhancing trust, offering valuable implications for marketers targeting Generation Z consumers.

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