

УДК 659.4:658.8

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USER-GENERATED CONTENT AS A TOOL FOR BUILDING BRAND TRUST

This article examines User-Generated Content (UGC) as a tool for building brand trust, analyzing relationships between key factors of UGC effectiveness and their impact on trust formation. The study identifies mechanisms of transforming positive user content perception into brand trust and purchase intentions, emphasizing subjective norms, information quality, and source credibility. Special focus is given to social proof as a psychological driver of UGC influence across demographics. The research also addresses declining trust in online reviews and outlines strategies for ensuring authenticity and transparency.

Results show that brands engaging openly with reviews and maintaining transparent communication gain advantages in trust and loyalty. The practical value lies in defining approaches to integrate UGC into marketing strategies through transparency, diversity of opinions, and authenticity, enabling companies to strengthen positions in a dynamic digital environment.

Keywords: user-generated content, UGC, brand trust, authenticity, social proof principle, consumer behavior, user behavior regarding perception of user-generated content, digital marketing.

JEL classification: M31, M37.

USER-GENERATED CONTENT ЯК ІНСТРУМЕНТ ПОБУДОВИ ДОВІРИ ДО БРЕНДУ

Стаття досліджує user-generated content (користувацький контент) як інструмент побудови довіри до бренду через аналіз взаємозв'язків між ключовими елементами (які визначають ефективність даного контенту), самим UGC та його впливом на формування довіри до бренду. На основі аналізу концептуальної моделі встановлено механізми трансформації позитивного сприйняття користувацького контенту в довіру до бренду та подальші купівельні наміри. Проаналізовано суб'єктивні норми, якість інформації та достовірність джерел як фундаментальні фактори, що впливають на ставлення користувачів до UGC та його подальшу трансформацію у довіру до бренду. Особлива увага приділяється психологічним механізмам, зокрема принципу соціального доказу, через які користувацький контент впливає на сприйняття бренду різними демографічними групами.

Досліджено феномен зниження довіри до онлайн-відгуків за останні роки та визначено стратегічні напрями для брендів щодо ефективного управління автентичністю та прозорістю користувацького контенту. Результати дослідження демонструють, що попри актуальні виклики, пов'язані зі збільшеним рівнем критичності споживачів щодо автентичності UGC, компанії, які відкрито взаємодіють з відгуками та забезпечують прозорість комунікацій, отримують значні переваги у побудові довірчих відносин з аудиторією та підвищенні лояльності до бренду.

Практична цінність дослідження полягає у визначенні підходів до інтеграції UGC в маркетингові стратегії через розкриття психологічних механізмів формування довіри. Встановлено, що користувацький контент впливає на довіру до бренду завдяки трьом ключовим факторам: створенню ефекту прозорості бренду через готовність до публічного обговорення відгуків, формуванню об'єктивного уявлення про продукт завдяки

різноманітності представлених думок та особливій переконливості контенту через його автентичність і відсутність прямого комерційного інтересу авторів. Виявлений безперервний ланцюг впливу від сприйняття інформації до економічної поведінки споживачів через механізм побудови довіри дозволяє брендам ефективніше використовувати UGC для посилення ринкових позицій в умовах динамічного цифрового середовища.

Ключові слова: користувацький контент, UGC, довіра до бренду, автентичність, принцип соціального доказу, поведінка споживачів, поведінка користувачів щодо сприйняття користувацького контенту, цифровий маркетинг.

Defining the problem. In the current era of digital transformation of marketing communications, user-generated content has become a critical tool for shaping an authentic brand image and building trust in it. According to Forbes, user-generated content has become a vital asset for establishing loyal relationships with consumers, as 99.9% of shoppers read reviews before making an online purchase [1]. Such content is transforming from a simple engagement tool into a powerful mechanism for authentic storytelling, creating a deeper connection between the brand and its audience.

At the same time, despite its significance, the role of user-generated content in shaping consumer behavior remains a relatively understudied area of scientific knowledge [2]. Although the overall potential of UGC for marketing communications is recognized by both practitioners and theorists, the mechanisms of transforming user-generated content into brand trust and subsequent purchasing decisions require systematic analysis and conceptualization. It is particularly important to study the relationships between the various components of the UGC perception process and their impact on the formation of brand trust in different situations and consumer segments.

Analysis of recent research and publications. Scientific publications devoted to analyzing the role of user-generated content in building brand trust emphasize the critical importance of using UGC in corporate marketing strategies. Demba D.Y., Chilya N., Ndoro T., and Chuchu T. explore marketers' dependence on user-generated content in the context of rapid technological development in business [3]. The authors present a conceptual model that demonstrates the positive relationship between the use of UGC, brand trust, and purchase intentions, and reveal the mechanisms of influence of subjective norms, information quality, and source credibility on the use of UGC in consumer decision-making. Bahtar A.Z. and Muda M. explore the conceptual foundations of the impact of user reviews on online purchases, examining the relationship between UGC and the purchase decision-making process in the digital environment [4]. Konak E.I. analyzes the impact of user-generated content on social media marketing, emphasizing its role as a powerful tool for interacting with audiences and promoting brands in the context of digital transformation of communications [5]. Marantschak M. and Marantschak N. analyze the most common formats of user-generated content and mechanisms for stimulating it, emphasizing the need for an individual approach to motivating the target audience to create such content, taking into account the characteristics of the brand [6]. Laroche M., Habibi M.R., Richard M.O., and Sankaranarayanan R. note that trust in a brand is strengthened through consumer interaction with both the brand itself and other consumers,

which occurs through relevant UGC platforms, creating a sense of community and social validation [7]. Smith A.B. and Thompson L. highlight in their research the principles of UGC's influence on brand perception and trust building, especially among younger demographics, who are more easily influenced by peers and opinion leaders [8].

The article focuses on unresolved issues related to a comprehensive analysis of the mechanisms of building trust in a brand through user-generated content. Unlike previous studies, which mainly examined the general role of UGC in marketing communications, this work deepens the understanding of the relationships between the primary elements that influence the perception of user-generated content and their cumulative impact on building brand trust and subsequent purchase intentions.

Purpose of the article. The article aims to investigate the role of user-generated content as an important tool for building brand trust through analyzing the interconnections between subjective norms, information quality, and source credibility as key components that determine UGC perception and its impact on consumer trust formation, which is a crucial stage on the path to purchase intention and buying decision-making.

Presentation of the main research results. Today, User-Generated Content (UGC) is a widespread and important tool in modern internet marketing, which industry experts also refer to as «word of mouth» [5]. Essentially, UGC refers to all forms of content that consumers create themselves and distribute on the Internet.

User-generated content covers wide range of possible formats for presenting information, which may vary depending on the chosen platform. The compatibility of UGC formats with Internet platforms is shown in Table 1.

The most common formats of user-generated content include comments, reviews, creative content, photos, videos, ratings and comparisons, podcasts, short social media posts (tweets), and blogs [6]. Each has different characteristics and effectiveness depending on the distribution platform and the main goal of users. For some, it is a way of creative self-expression and enjoyment of the process itself, for others – an opportunity to attract attention, become popular, and gain recognition in the online community [9]. An additional incentive may be financial gain, as many brands encourage authors of high-quality UGC with bonuses, discounts, or even cash rewards.

Regardless of the motives, this content has a significant impact on the overall perception of the brand. That is why more and more companies are realizing that UGC is not just a way to attract an audience, but also an effective method of building trust and shaping the reputation of a business.

Table 1

Compatibility of UGC formats with popular Internet platforms

№	UGC format	Internet platform
1.	Comment	Facebook, Instagram, YouTube, TikTok, Twitter (X), Reddit, LinkedIn, forums (Quora, Stack Overflow)
2.	Review	Google Reviews, TripAdvisor, Amazon, Rozetka, Yelp, Trustpilot, Facebook
3.	Overview	YouTube, Instagram (Reels/Stories), TikTok, blog platforms (Medium, Blogger, WordPress)
4.	Creative (GIF, art)	Instagram, TikTok, Twitter (X), Reddit, Pinterest, Tumblr
5.	Photo	Instagram, Facebook, Pinterest, TikTok, Unsplash, Flickr
6.	Video	YouTube, TikTok, Instagram (Reels/Stories), Facebook, Twitch
7.	Ratings or comparisons	Google Reviews, Amazon, Yelp, TripAdvisor, Capterra, G2, Facebook
8.	Tweets (short posts)	Twitter (X), Threads, Mastodon
9.	Blogs	Medium, WordPress, Blogger, Substack, LinkedIn Articles
10.	Podcasts	Spotify, Apple Podcasts, YouTube, Google Podcasts, SoundCloud

Source: created by the authors

In an environment saturated with traditional advertising and advertising campaigns, which audiences often perceive as intrusive and aggressive, UGC is a more impartial internet marketing tool due to its authenticity and creativity [10]. This can be explained by the fact that with the increase in the share of e-commerce in the total volume of trade, consumers are increasingly turning to the recommendations and reviews of other users before making a purchase decision, as they seek to find valuable clues on the Internet to assess the credibility of a brand and form an objective opinion about a product or service through the prism of other consumers' real experiences. This is evidenced by the results of a survey conducted by the UGC platform Billo [11], which show that six out of ten people believe that user-generated content is the most authentic form of marketing content, which consumers consider to be 50% more reliable than other forms of media advertising.

It should be noted that the success of user-generated content has a psychological and emotional basis, which is based on the principle of social proof proposed by R. Chaldin [12]. Its essence lies in the fact that people tend to be guided by the behavior of others, especially in moments of uncertainty in a particular choice or situation.

User-generated content is a powerful tool for social proof because it demonstrates the real experiences of other people, creating a collective confirmation of the quality of a product or service, which significantly reduces doubts about the intention to perform a specific target action. Studies highlighted in the work of A. Smith and L. Thomson show that this principle can significantly influence brand perception and trust building, especially among younger demographics, who are more easily influenced by peers or opinion leaders [8]. This is confirmed by the results of a study conducted by Business Wire [13], which show that UGC plays a significant role in the process of choosing goods and services for Generation Z (born between 1997 and 2010) and Generation Y (born between 1981 and 1996), specifically 70% for Generation Z and 78% for Generation Y.

When considering the behavioral basis for the effectiveness of UGC in building brand trust, we can look at the conceptual model of user-generated content in the context of advertising by Demba D., Chiliya N., Chuchu T., and Ndro T. [3], which offers a structured view of the relationships between the key components of this phenomenon, as shown in Figure 1.

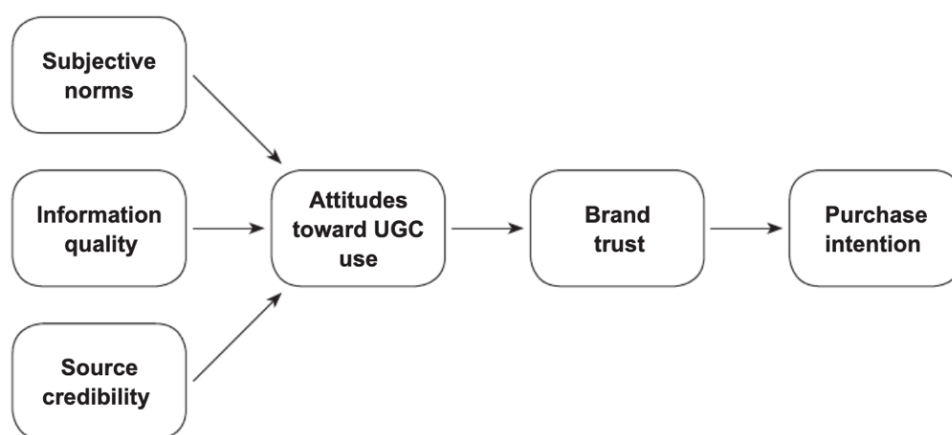


Figure 1. The role of user-generated content in advertising

Source: [3]

The presented model of the relationship between UGC and consumer behavior clearly demonstrates the critical role of user-generated content in building trust in a brand as a key stage in the consumer journey. The diagram shows how three fundamental elements—subjective norms, information quality, and source credibility—influence users' attitudes toward UGC, which then translates into brand trust. It is this trust that becomes the decisive step between positive content perception and final purchase intent.

Subjective norms are a powerful socio-psychological mechanism that determines consumer behavior in the context of marketing communications. They reflect the influence of the social environment on an individual's decision-making and manifest themselves through the individual's desire to conform to behavioral patterns that have already been formed and established in a particular social group or community [3]. Subjective norms are based on social pressure, which encourages consumers to prefer specific brands, goods, or services in order to ensure their own integration and acceptance in the desired social environment. It should be noted that this phenomenon can manifest itself in two key forms: prohibitive norms, which define appropriate behavior through generally accepted social expectations and potential disapproval or condemnation for non-compliance, and descriptive norms, which are formed on the basis of direct observation of the actions of other group members and their imitation [3].

Although in marketing practice the concepts of subjective norms and social proof may seem interchangeable, from a theoretical perspective there are significant conceptual differences between them that are important to understand for a deeper analysis of the impact of UGC on consumer behavior. Social proof most closely corresponds to descriptive norms—that is, the part of subjective norms that is formed on the basis of observing the behavior of others in situations of uncertainty. Subjective norms, on the other hand, are a more complex construct that encompasses not only imitation of others' behavior (social proof), but also conscious social pressure from influential individuals or groups, as well as personal motivation to meet expectations.

In terms of using UGC as a marketing tool, this difference has practical significance. User-generated content simultaneously creates social proof by demonstrating the widespread use of a product by other consumers and shapes subjective norms by showing that people from a particular social group with which the consumer identifies prefer a particular brand or product. This allows UGC to influence consumers through a dual psychological mechanism: both through the desire to imitate mass behavior in order to reduce the risk of error, and through the desire to meet the expectations of social groups. This is evidenced by the results of surveys conducted by the marketing platforms Crowdriff and Flocker, which found that 85% of consumers consider user-generated content to be significantly more convincing than branded photos or videos [14], and that UGC is a determining factor in 79% of consumer purchasing decisions [15].

If we consider the next element in the presented model—the quality of information—it is worth noting that

this component plays a fundamental role in determining the effectiveness of user-generated content on brand trust and consumer decisions. The quality of information reflects the degree of persuasiveness of the message for the target audience and is directly related to the strength of the argument presented in the UGC [16]. It is a multidimensional element that encompasses a number of characteristics that determine the value of an information message for a potential consumer: reliability of data, clarity of presentation, practical usefulness, relevance to the query, as well as timeliness, sufficiency, and objectivity of the information presented.

In the context of the UGC model, it is the quality of information that forms the intellectual basis for shaping attitudes toward user-generated content, complementing the emotional and social influence of subjective norms. If subjective norms are based on social mechanisms and the desire for group identification, then the quality of information appeals to the rational aspects of consumer decision-making. When user-generated content contains detailed, structured, and substantiated reviews of a product or service, indicating specific characteristics, advantages, and possible disadvantages, it provides consumers with a valuable information base for making an informed decision.

The impact of information quality on UGC effectiveness manifests itself in several ways that are directly relevant to building brand trust. First, high-quality content allows potential consumers to reduce the information uncertainty associated with online shopping by giving them access to the experiences of real users, which builds trust through transparency and openness. Second, detailed and objective product reviews help consumers better understand whether a product or service meets their specific needs and expectations. Third, high-quality UGC often includes comparative analysis with alternative offerings, allowing consumers to evaluate the relative merits of different options and simplifying the purchase decision process.

Given the above considerations, we can argue that the quality of information is one of the key factors that transforms fragmented user impressions into a solid foundation of trust in the brand, creating a unique link between consumer experience, its interpretation, and its subsequent transformation into brand loyalty and, ultimately, purchase intent. This is confirmed by the results of an empirical study conducted using the structural modeling method (PLS-SEM), which revealed a statistically significant relationship between the quality of UGC and functional and emotional values for the consumer [17]. According to the researchers' findings, when user-generated content is characterized by ease of understanding, ease of use, novelty, popularity, and relevance to users' interests, this stimulates and enhances functional and emotional value for consumers, which ultimately encourages them to spend more time interacting with the brand, forming a cognitive and emotional connection with it.

The third important element of the model that influences attitudes toward the use of UGC is the source credibility, which is a necessary condition for the effective functioning of user-generated content as a marketing communications tool. The credibility of a source is defined as the

degree to which the information provided by a particular source is perceived by the audience as true, reliable, or trustworthy [16]. This is a multidimensional element that covers aspects such as competence (the extent to which the content author demonstrates knowledge of the subject), integrity (the degree to which the source is perceived as honest and unbiased), and sincerity of intent (the extent to which the source demonstrates a desire to help rather than mislead). In the context of UGC, the credibility of a source is often assessed by determining the reliability of the platform, analyzing the user's profile, their previous activity, level of community involvement, and reputation among other participants.

In the context of the presented model, the credibility of the source acts as a “trust filter” through which consumers evaluate the relevance and significance of user-generated content for decision-making. Even if the content contains high-quality information but comes from a source that is perceived as unreliable or biased, its impact on attitudes toward the use of UGC will be significantly reduced. At the same time, information from a source with a high level of perceived credibility can compensate for even certain shortcomings in the quality of the information itself.

This influence of source credibility on the formation of consumer attitudes toward UGC is also clearly evident in consumers' everyday behavior when searching for information on various platforms. For example, when researching a potential employer, people tend to pay much more attention to reviews on the professional network LinkedIn than to similar comments on entertainment social networks such as Instagram or TikTok. Similarly, when looking for book recommendations, users tend to trust specialized platforms such as Goodreads, which brings together a community of readers, more than general social networks without a thematic focus. This difference in the perceived credibility of different platforms shows that the context in which user content is presented also significantly affects the level of trust in it, regardless of the actual quality of the information itself.

The credibility of the source plays a special role in building trust in the brand, creating a “trust transfer” effect. When consumers trust the source of user-generated content, this trust is often transferred to the brand itself. As noted by researchers Laroche M., Habibi M.R., Richard M.O. [7], and Sankaranarayanan R., trust in a brand is strengthened through consumer interaction with both the brand itself and other consumers, which occurs through relevant UGC platforms. This phenomenon can be explained by the fact that authentic reviews from real users, especially those with needs, interests, or demographics similar to those of potential consumers, are perceived as more relevant and reliable than traditional advertising. The credibility of the source includes aspects of reliability, the belief that the brand will deliver on its promises, and the aspect of good intentions, or the belief that the brand acts in the interests of consumers. These components of trust, in turn, become the foundation for building loyalty and repeat purchases, completing the cycle of consumer interaction with the brand through UGC.

It is important to note that in an era of information

overload and the proliferation of large amounts of unreliable content, the importance of source credibility for UGC effectiveness continues to grow. Research by Bahtar A.Z. and Muda M. confirms that the perceived reliability of a source has a positive impact on consumer attitudes toward user-generated content [4]. This explains why modern review platforms and social networks are implementing various user verification systems, author ratings, and purchase confirmation mechanisms—all of these tools are aimed at enhancing the credibility of sources, which, in turn, contributes to the effectiveness of user-generated content in building brand trust and influencing purchasing intentions.

The central element of the presented model is the relationship between attitudes toward UGC and brand trust, which is the key mechanism by which user-generated content influences consumer behavior. The results of an empirical study conducted by Demba D., Chiliya N., Chuchu T., and Nodoro T. demonstrate that there is a strong positive correlation between these elements [3]. This means that when consumers develop a positive attitude toward using user-generated content to make purchasing decisions, this directly translates into increased brand trust.

By comparing the strength of the relationships between different components of the model, researchers were able to establish that although the influence of subjective norms, information quality, and source credibility on attitudes toward UGC use is statistically significant, it is relatively moderate, while the subsequent impact of this attitude on brand trust and the link between brand trust and purchase intention is much stronger [3]. This suggests that the greatest potential for marketers lies in strengthening the link between UGC and brand trust, as well as in further stimulating the transformation of this trust into concrete purchase intentions.

It is important to note that the process of building trust in a brand through UGC occurs through several psychological mechanisms. First, user-generated content creates an effect of transparency and openness for the brand, as it demonstrates the company's willingness to publicly discuss positive and potentially negative reviews of a product or service. Second, the diversity of opinions and experiences represented in UGC allows consumers to form a more objective and balanced view of the brand, which enhances their sense of awareness and control over the situation. Third, the authenticity of UGC created by real consumers, rather than company marketers, gives this content particular persuasiveness, as the authors have no direct commercial interest in promoting the brand. This is how UGC creates a continuous chain of influence from information perception to economic behavior through the mechanism of trust building.

From a practical perspective, understanding how UGC influences brand trust allows marketers to develop more effective strategies for engaging consumers in content creation and distribution. In particular, this involves stimulating user-generated content through interactions with active users, using personalized hashtags, creating a sense of community, and introducing various contests, sweepstakes, loyalty programs, or other incentives that focus on the quality and authenticity of this content [18].

Since trust is built on the basis of sincere and diverse consumer opinions, attempts to artificially manipulate UGC through paid positive reviews or the removal of negative comments can have the opposite effect—undermining trust and reducing purchase intent. This risk is particularly relevant given the growing awareness of review manipulation practices among consumers. Survey results show that about 75% of consumers express concern about fake reviews, and about 80% of respondents report having encountered inauthentic reviews in the past year [19]. Analysis of statistical data shows that younger demographic groups demonstrate the highest level of recognition of fake reviews—up to 92% among people aged 18-34 [19], who show a significant ability to identify signs of inauthentic content.

The spread of fake reviews and the audience's growing vigilance towards this phenomenon significantly reduces trust in user-generated content – the percentage of consumers who trust online reviews as much as personal recommendations from friends and relatives has decreased from 79% in 2020 to only 42% in 2025 [20]. This indicates that although consumers continue to read and analyze the details of reviews, they have become much more cautious and critical about what content to trust. This situation highlights the particular importance of authenticity and transparency for brands seeking to leverage the power of UGC to build brand trust and long-term relationships with their audience.

To effectively overcome these challenges, brands must develop a comprehensive UGC management strategy that includes encouraging user content creation, implementing effective user engagement procedures, and establishing clear KPIs to measure the impact of UGC on brand perception. This approach to user content management transforms communication with consumers into a powerful tool for improving reputation and strengthening trust in the brand as a reliable market player.

Conclusions. The study found that user-generated content is a powerful tool for building brand trust in today's digital environment. It was found that the effectiveness of UGC is due to its ability to create a sense of transparency and openness of the brand, provide diverse views on a

product or service, and ensure the authenticity of information, which is especially valued by consumers against the backdrop of oversaturation with traditional advertising.

The analysis revealed that the process of transforming positive perceptions of user-generated content into brand trust and subsequent purchase intentions occurs through the interaction of three key elements. Subjective norms provide socio-psychological influence by activating the mechanism of social proof and group identification. The quality of information serves as the intellectual basis for forming attitudes toward content, allowing consumers to reduce uncertainty. The source credibility serves as a filter for the perception of information, through which the significance of user-generated content for decision-making is assessed.

Further research in this area is quite promising and can develop in several key directions. It is important to develop theoretical and practical approaches to assessing the authenticity of user-generated content, including the creation of a system of criteria and indicators that will allow brands and consumers to identify inauthentic content.

Another promising area is research into the psychological mechanisms of perception of different UGC formats by representatives of different demographic groups, which will allow for the development of more personalized approaches to integrating user-generated content into brand marketing strategies. Particular attention should be paid to studying the influence of cultural characteristics and values on the perception and evaluation of user content in different regions of the world.

The transformation of the role and formats of UGC in the context of the spread of artificial intelligence and generative algorithms also deserves deeper analysis by researchers. In particular, it is worth focusing on studying how consumers perceive content created with the help of artificial intelligence compared to traditional UGC, and how this affects brand trust.

Thus, research into the role of UGC as a tool for building brand trust opens up broad prospects for further study, which will contribute to the more effective use of this tool in modern marketing realities.

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Дата надходження статті: 02.09.2025 р.

Дата прийняття статті до друку: 19.09.2025 р.