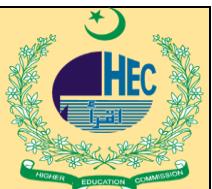



ADVANCE SOCIAL SCIENCE ARCHIVE JOURNAL

 Available Online: <https://assajournal.com>

Vol. 04 No. 02. Oct-Dec 2025. Page#.3868-3882

 Print ISSN: [3006-2497](#) Online ISSN: [3006-2500](#)

 Platform & Workflow by: [Open Journal Systems](#)

User-Generated Content and Buying Behavior on Instagram: The Moderating Effect of Brand Trust
Ali Ashraf

Assistant Professor, Faculty of Media and Mass Communication, University of Central Punjab, Lahore, Punjab, Pakistan

ali.ashraf@ucp.edu.pk
Muhammad Irfan Ali

Assistant Professor, Department of Political Science and International Relations, University of Central Punjab, Lahore, Punjab, Pakistan

Farhan Tariq

MPhil scholar Faculty of Media and Mass Communication, University of Central Punjab, Lahore, Punjab, Pakistan

ABSTRACT

The current project is aimed at mapping the impact of user generated content as far as consumer buying behavior is concerned. It also analyzes the moderating effect of brand trust and consumer purchasing behavior in regards to user generated content. The methodology adopted was survey and the tool of data collection was questionnaire but the simple random sampling technique was adopted to obtain the respondents. The results of the research indicate that brand trust is a good relationship with purchasing behavior of buyers. Later in the paper, the researcher furthered by stating that knowledge of people about user generated content is hugely related to customer buying behavior and moderating effects of brand trust. The results also showed that the UGC is a powerful influence, which encourages the user to make purchasing activities. Moreover, the established positive association between UGC and brand trust highlights the significance of user-generated content in building and reinforcing trust among consumers.

Keywords: User Generated Content, Media, Instagram, Buying Behavior, Brand Trust.

1. Introduction

Instagram is an advanced service in the framework of the contemporary digital interconnectedness. It is a visual symphony and one enables people to add their stories with a pleasant combination of images, videos, and socialization. Pictures posted on the Instagram by users attract individuals in other regions of the online universe and thus the content potential is enlarged (Hu et al., 2014). Instagram is one of the most popular social media among users aged between 13 and 45, which is why brands of all types have joined the site and promoted themselves on Instagram to raise awareness, attract spectators and increase their sales on the Internet (Scholz et al., 2013; Kim, 2014; Carah and Shaul, 2016).

The user-generated content (UGC) written or visual is picking up the pace in the online communities in Instagram where users can post about their experience using a product or services that a brand has offered. This type of content transforms brand experiences into personal and true stories and the shared ones in such a way that it allows consumers to form a sense of a community outside of typical marketing (Irelli and Chaerudin, 2020). The UGC is most efficient than traditional media as it provides the company with a good brand image, is cheap, highly credible, and authentic and ultimately increases the number of repeat purchases

(Goh, Heng, and Lin, 2013; Arif et al., 2020; Bahtar and Muda, 2020). Another study by (Simatzkin-Ohana & Frosh, 2020) also came to the conclusion that Instagram serves best as a person-generated content and offers its users a chance to capture, edit, and post pictures and posts and bring niche communities to the mainstream social media. Social media promotion by the e-commerce retailer has brought about increased engagements in the marketing mix and has been proven successful in generating purchase invoices (Mayrhofer et al., 2019). The fact that the digital world has become a booming market in which every interaction can affect the consumer-decision-making process by exploring the point far beyond the screen is proven with the correlation of social media use with purchase spending (Mayrhofer et al., 2019). Goh et al. (2013) in their work have inferred the emergence of social media as a powerful means of interaction and communication and business platform.

Applying the services of social media influencers, who, as a rule, are celebrities with a substantial number of followers on one or another social media platform, is relatively new in the context of the advertising campaign. It is discovered that they possess greater brand recognition and persuasive strength than the traditional celebrities and models since they are perceived to be more relatable to their followers and have the ability to connect with them emotionally (Djafarova and Rushworth, 2017). The impact of celebrity endorsements is extremely strong with value, equity, and credibility of a brand. Both the social network sites have different (informal) levels of communication between the users, the brands and the shopping which can and does pose challenges to the luxury fashion retailers and the shoppers as well as opportunities to the shopper and the retailer. (Mazzucchelli et al., 2018). The consumption ecosystem of the product is altered in reference to the social media and its consumers. In addition to being the source of product consumption (e.g., in Instagram and Facebook), social media product reviews also generate content as a source of consumption value (Sung and Kwon, 2020). Instagram has become the most favored platform by consumers to make UGC posts to enhance their social lives.

The growing need to engage and consume authentic content on the social media platforms like Instagram creates a dilemma to the brands as they would have to balance between the highly involved, brand-created content and the more spontaneous and authentic user-created content. With Facebook and its Edge Rank algorithm getting more and more power and privileges to promote a given kind of content that can facilitate the creation of actual engagement as opposed to the likes only, brands are faced with a challenge of creating meaningful interactions without losing their brand identity. The dynamism of the material created by Instagram requires companies to be creative and genuine to users, and, therefore, the complexity of developing content strategies that will appeal to the users and be optimized according to the dynamics of the algorithm (Geng and Chen, 2021). As it is revealed in the case, companies need to adequately integrate the two categories of content to stimulate interest and attain meaningful relationships. The paper shall explain the influence of User-Generated Content (UGC) on Instagram and the impact on the consumer purchasing decision. It is useful to the companies because it examines the effects of UGC on engagement, trust and purchase intention to enhance their marketing strategies. The motivation behind the study investigation is to get acquainted with the deep significance of User-Generated Contents (UGC) on the Instagram platform in the determination of consumer behavior, particularly, the purchase decision. By so doing, the present study sheds light into the importance of the role played by UGC in the consumer behavior process. It will help a business to come up with the strategies that can be applied to maximize the gains of user generated content in a bid to improve the brand presence and sale.

Literature Review

Digital marketing has increased due to the use of advanced technologies in the operation of companies (Kumar et al., 2020). Digital marketing is a developing force that has a high potential to succeed in all industries. Its main aim is to convince customers to engage in communication with diverse companies using the opportunities of technology advancement that the online environment provides. It is a primary approach of current commercial advertising commonly referred to as online marketing (also called internet marketing or web marketing) (Ingle et al., 2020; Singh et al., 2020).

However, marketers would need to conduct an in-depth study of the multi-faceted cross-channel landscape of the contemporary world to identify the most effective approaches that would be required to support the prosperity of a firm (Ingle, P.S., Desai, and Kale, 2020). In this sense, UGC is a major part of the marketing mix of a brand and it may be employed as word-of-mouth advertising (Kim and Song, 2020). Online interactive capabilities have given rise to this phenomenon and it has attracted the attention of individuals and businesses. It is worth mentioning, however, that with UGC playing a significant role in the intricate system of digital exchanges, recently, the role of the latter has been granted to it in an unprecedented manner (Lakshmi, 2016). UGC also builds up an inherent strength, which is often challenging to keep pace with, given that consumers rely on the authority of their online voices to shape a story and exchange insights and create content (Lakshmi, 2016).

Koay et al. (2021) concluded that User-generated content (UGC) is becoming a critical element, which exaggerates the customer engagement and acquisition dynamics in the intricate web of marketing in the modern era. The application of user-generated content (UGC) points at the understanding that extends to the transpiring area of direct commercial offers, delving into the areas of actual experience and free feedback posted across the gamut of social media platforms (Koay et al., 2021). Customer interaction influences the arousal dimension of the emotions that may enhance the probability to buy and to share positive user-generated content in Instagram (Bahtar and Muda, 2020). UGC sites are establishing new viewing habits and social communities by offering an avenue through which users can be creative. Everyone can be a producer with UGC and post their content to the world (Cha et al., 2007).

Social network such as Instagram is a virtual curtain within this virtual world whereby users are able to scroll through a variety of images, experiences, and stories (Koga, 2020). The impact of Instagram on consumer behavior especially in the cosmetics field is one of the phenomena that captures both relevance and dynamism. The impact of Instagram on the purchase of cosmetics is very high, especially among women. Through the site, users are exposed to an array of products and influencer and celebrity endorsement which could influence the user to make a purchase. It is one of the evidences of the dynamics of consumer engagement shifting and the transformational impact the digital canvas of this platform may have (Koga, 2020). The blend of aesthetics, suggestions made by the influencer, and visual presentation creates an environment that accurately determines consumer behavior when it comes to buying certain products (Orlikowski and Scott, 2008). Moreover, hashtags and feed organization in Instagram that is controlled by algorithms make it an easier way to help consumers discover new products and connect with other interested individuals. Instagram users can gain knowledge about products and compare products very easily by reading reviews and visiting brand websites (Orlikowski and Scott, 2008).

Sethna et al. (2017) state that user-generated content (UGC) is a potential instrument of social commerce and may affect the attitudes of other consumers about a product and their intention to purchase it. The quality of the content has a significant role in determining its credibility and

capability to provide information. More credible and useful UGC is prone to be considered more credible and useful than UGC lacking the aforementioned features (Li et al., 2020; Geng and Chen, 2021; (Shyni and D.K., 2022). The UGC initiates a trusting relationship between the companies and the potential clients via reviews, recommendations, social media posts, and other user-generated content as a result, companies are experiencing a tangible rise in their efforts to find new customers (You and Joshi, 2020). The subtle interdependence between social interaction, brand loyalty and financial performance is revealed by the interdependent relation between involvement and purchase spending that helps to realize the consumer-brand relationships that are evolving in the present era (Goh et al., 2013).

Many research studies have examined dissemination, and consumption of online customer reviews (Liu et al., 2011; Goh et al., 2013), and others have been conducted to examine the influence of media in forming opinions on the masses, convey cultural values, and foster social relations (Daiya and Roy, 2016). To understand the mechanisms in all the ways, it is important to look further into the psychological and behavioral factors that mediate effects of UGC on consumer decision-making. In order to maximize the utilization of UGC and develop the methods of the most effective conversion outcomes, it is important to consider the situational factors that govern this interdependence (Scholz et al., 2013).

1.2 The Paradigm of Uses and Gratification

By investigating the ways people interact with digital media to satisfy their motivations and needs, Azmi and Ismail (2016) maintain the relevance of the Uses and Gratifications Theory in the modern context and provide information regarding the interaction with the media in the era of the Internet. The Uses and Gratifications Theory emphasizes on the active selection of media by individuals in order to meet individual needs (Blumler et al., 1974). It describes the reasons behind individuals liking some media and why they use it further. Along with the emergence of social media and the computer-mediated communication, the study of usability has become oriented towards the user-driven experience and communication (Nielsen and Molich, 1990).

By offering a fertile ground on which to discuss the nature of the intricate interaction between media consumption, individual motives, and online-generated gratifications, social media platforms have re-enacted the functions of the U&G Theory. Along with the fact that users interact with various types of content and interact with their peers in the virtual world, the main principles of the theory become even more applicable to understanding why people bother to engage in such virtual worlds. The complexity of social media involving both utilitarian and hedonic intentions is consistent with the theoretical constructs of the U&G Theory, and provides researchers with the rare chance to consider the factors of the user activity deeper. As the present paper continues its research, it will also reveal how these renewed functions of the U&G Theory are reflected in the peculiarities of the social media consumption and its more general implication on interpreting the current digital practices Musa et al. (2016). In the complex web of today communication, the revival of social media sites has given the principles of the Uses and Gratifications (U&G) Theory a new dimension. These spaces are the colorful landscapes, in which the multifaceted interaction between media use, personal intentions, and the complex satisfaction of the online interactions is occurring in an engaging harmony (Musa et al. (2016). As Musa et al. (2016) highlighted in their research, there is a high level of conformity between the functions of social media that are diverse and the main tenets of the Uses and Gratifications Theory. It disclosed the revelations of the U&G Theory in the dynamic environment of social media, the echo of which runs much further than the academic enquiry.

In the digital age, where the social media connects businesses and consumers, it is imperative to know such motivations. Informational gratification is associated with seeking relevant content and convenience is expected to provide easy access and interaction with the content and users can express themselves in self-expression. The identification of these influences points to the necessity of the personalized nature of content and shows the psychological mechanism of user involvement that can be used to create a powerful effect on customer relationships on contemptuous websites such as Facebook (Choi et al., 2016). It was also found by (Choi et al., 2016) that the user satisfaction on a hotel Facebook page is influenced by the gratifications of information, convenience, and self-expression, which have a distinct contribution to the enhancing user experience. Informational gratification demonstrates how much users want to see the relevant, tailor-made information that not only will inform, but will also provide value to their decision. Arranged expression enables the user to interact at a more personal level by exchanging their likes, views and identities so that they feel acknowledged and attached. These gratifications combine to form a fruitful, well involved, user friendly web interaction. In a similar comparison it is clear to note that the magazines with their feel and the in-depth content offers the more deeply gratifying and emotionally evocative kind of content that the internet does not offer. Where the internet is about information retrieval, magazines find a way of dealing with users in a cognitive and emotional manner to provide a unique experience that cannot be duplicated in the digital world (Jere and Davis, 2011).

Collectively, these studies underline the necessity to comprehend the complexity of gratification both on the platform of the media and direct the ways, in which a user can be effectively engaged in the realm of digital and traditional media contexts. LinkedIn did not have a category that would satisfy merely LinkedIn users, which was an obstacle to the acceptance of LinkedIn. The given observation shows a severe gap in the knowledge about user motivations and preferences in the context of professional networking platforms (Florenthal, 2015). The fact that the phenomenon of social media is complex and multidimensional is bound to ring in the theoretical foundations of the U&G Theory. The services and products of the platform that range along the scale of information updates and leisure activities naturally fit the levels of gratifications that people require. This, in its turn, invites the researchers to dig deeper and strip the layers to uncover the reasons why users are willing to submerge in such digital ecosystems.

Hypotheses

H1: Instagram user generated content has a positive relationship with users' buying behavior.

H2: Instagram user generated content has a positive relationship with brand trust.

H3: Instagram user generated content has a positive relationship with impulsive buying.

H4: Brand Trust positively moderates the relationship between Instagram user generated content users' buying behavior.

H5: Females' buying behavior is more changed after consuming User Generated content on Instagram as compared to males.

H6: Buying behavior of working persons changed more after consuming User Generated content on Instagram as compared to students.

H7: Buying behavior of users varies on the basis of their income level after consuming User Generated content on Instagram.

4. Methodology

This study explores the users' perception of the influence of UGC on their buying behavior, considering its role in moderating the effect of consumer trust, within the framework of the broader topic "User-Generated Content and Customer Buying Behavior on Instagram: The

Moderating Effect of Consumer Trust." To obtain some understanding of the connections between user-generated content (UGC), purchasing habits of customers, and consumer confidence on the Instagram platform, a cross-sectional survey tool has been developed. The questionnaire consists of three separate parts that explore the attitudes of the participants towards user-generated content, the behaviours that they observe, and the effects of the consumer trust on Instagram communication. To answer some of the questions a 5-point Likert scale will be used: One (strongly disagree), two (disagree), three (no opinion), four (agree) and five (strongly agree), a model based on Fink (2009). The quantitative analysis will involve the correlation of variables based on the survey. The coefficient of correlation gives information on the strength and the direction of relationships. Strong correlations are closer to -1 or 1 whereas the ones which are near to zero indicate less strong associations. The participants of the survey analysis were young adults that actively use the Instagram and are between the age of 18 and 26. In order to provide the privacy and anonymity of the participants, the selection of the particular user pool is conditioned by the non-disclosed factors defined by the platform itself. This is a necessary strategy because the relatively small number of people being scrutinized might possibly result in the establishment of people based on their age, race, gender, or other conjoined qualities. The research paper is focused on a particular site of Lahore in Pakistan or towns within close vicinity.

Passing on to the quantitative side of this study, the research used a questionnaire through Google Forms and distributed it to remote sample of the study. When the responses of the surveys were gathered, systematic coding process was launched which involved problem of assigning numerical values to different levels of responses so as to enable analysis of them further. The answers which were low frequency or strong disagreement were assigned the numerical data of 1. These included answers like never or strongly disagree." Conversely, responses indicating high frequency or strong agreement were attributed the value of 5. Instances of responses like "always strongly agree" were mapped to value 5. Following the coding phase, the survey data was meticulously recorded in both Excel and SPSS software platforms. This facilitated both descriptive analysis and Pearson Correlation analysis, unveiling patterns and relationships within the data. Additionally, certain survey questions that necessitated short textual responses were entered into an Excel spreadsheet. This facilitated content analysis, permitting the extraction of meaningful themes and insights from participants' text-based feedback.

5. Findings and Discussion

The findings are arranged in logical sequence without biasness. The frequency of distribution of demographics, user behavior, brand trust and buying behavior and results for the correlation between UGC and Buying behavior are discussed in this chapter.

Table 4.1: Demographic Characteristics of Respondents

Demographic Information	Frequency	Percent
Gender		
Male	237	57.9%
Female	172	42.1%
Education Level		
Matric	3	0.7%
Inter	18	4.4%
Bachelors	231	56.5%
Masters	120	29.3%
Above Masters	37	9%

Occupation		
Student	69	16.9%
Working	340	83.1%
Age		
18-22	36	8.8%
23-27	269	65.8%
28-32	75	18.3%
33-37	29	7.1%
Monthly Income		
Less than 50 thousand	78	19.1%
50 – 100 thousand	188	46%
101 – 150 thousand	104	25.4%
151 – 200 thousand	33	8.1%
Above than 200 thousand	6	1.5%

N=409

Table 4.1 reports the frequency and percentage of demographic characteristics of respondents' gender, education level, occupation, age, and monthly income. Analysis of the findings show that majority of the respondents were males of 23-27 years old having at least a bachelors' level of education. Along with that, most respondents were occupied having an average monthly income of 50-100 thousand rupees per month.

Figure 4.1

Pie Chart of User Behavior Regarding Use of Instagram

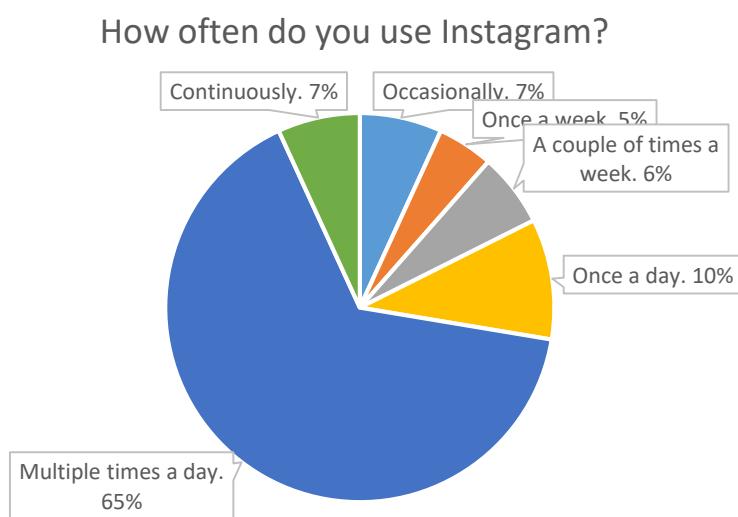


Figure 4.1 depicts the usage frequency of Instagram by the respondents. The findings show that majority of the participants use Instagram multiple times a day (65%), only few of the participants use Instagram once a day (10%). This chart reports that there are only (5%) of the participants who use Instagram once a week.

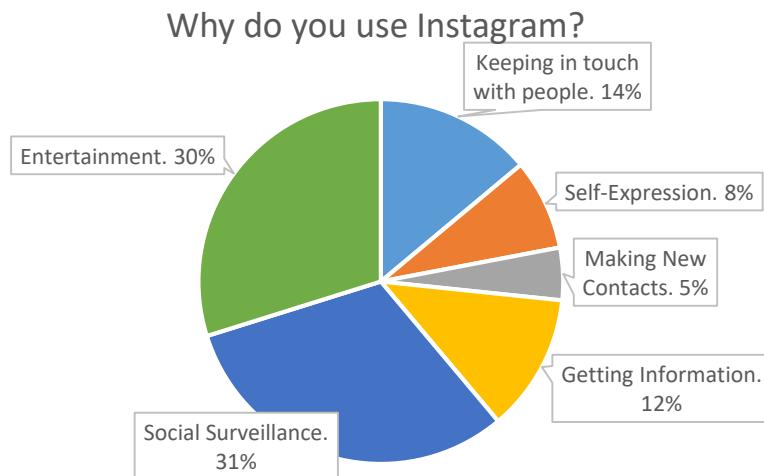
Figure 4.2*Pie Chart of User Behavior Regarding Reason for Instagram Usage.*

Figure 4.2 shows the reasons for the use of Instagram among the participants. The findings and results show that the majority of the respondents use Instagram for social surveillance (31%) and entertainment (30%). The results show that there are a few people who use Instagram for self-expression (8%), making new contacts (5%), and getting information (12%).

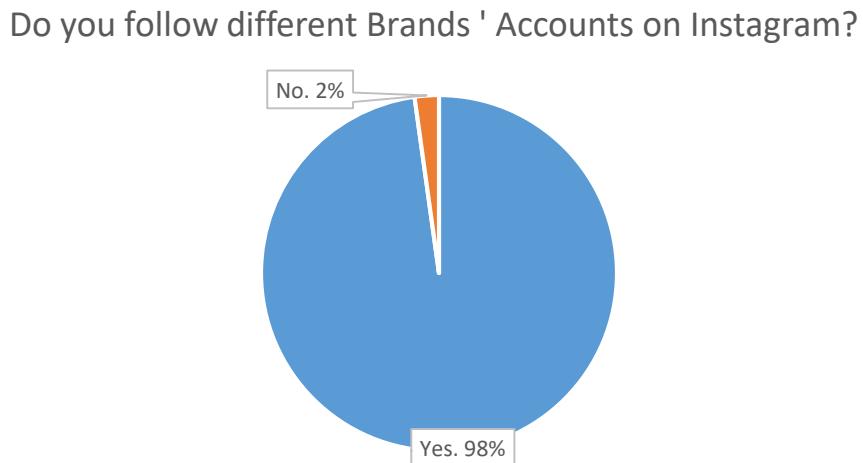
Figure 4.3*Pie Chart of User Behavior Regarding Following Brand Accounts on Instagram.*

Figure 4.3 shows the number of participants who follow any brands' accounts on Instagram. The results show a significant number of participants who follow brands' accounts on Instagram (98%) whereas only (2%) of participants were not following any brands' account on Instagram. This clear preference for brand engagement highlights both the platform's effectiveness as a channel for brand-consumer contact and the dynamic character of modern marketing techniques.

Figure 4.4*Pie Chart of User Behavior Regarding the Frequency of Viewing User Generated Content.*

How often do you view the user generated brand related content

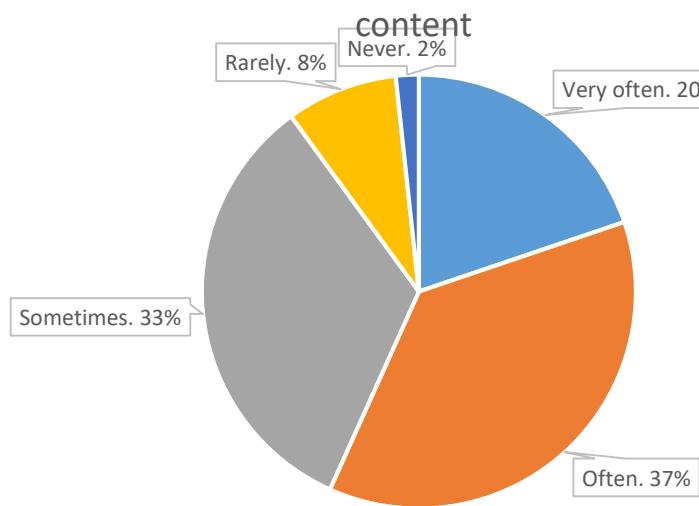


Figure 4.4 represents the viewing frequency of brand related UGC on Instagram among the respondents. The findings show that the majority of participants often viewed brand related UGC (37%) and sometimes viewed (33%). There were few participants who rarely (8%) and never (2%) viewed brand related UGC on Instagram.

Figure 4.5*Pie Chart of User Behavior Regarding Preference of UGC Type.*

What kind of User Generated Brand Related Content do you watch the most?

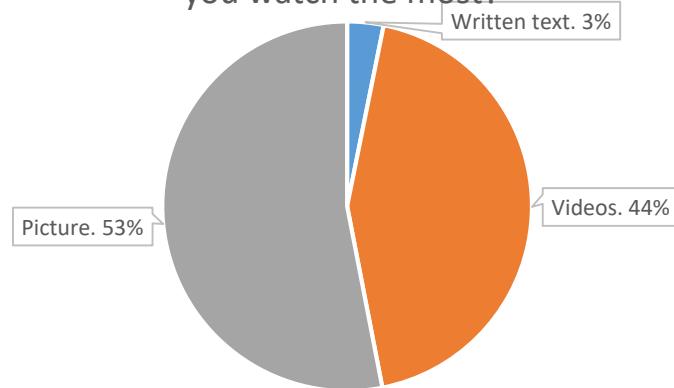


Figure 4.5 shows the type of UGC that the respondents watched the most on Instagram. Results show that the majority of the participants viewed pictures (53%) followed by videos (44%). Only a few numbers of participants viewed written text (3%).

The frequency distribution of responses when exposed to UGC it showed that majority of the participants agreed that after getting exposed to UGC they will avail discounts or special offers 201 (49.1%), believe that UGC is a convenient way to get up to date information 255 (62.3%), UGC fascinates them to get more information 273 (66.7%), it helps them get detailed knowledge about the products 247 (60.4%), and motivates them to explore more about the products 229 (56%). Furthermore, table 4.2 shows that lowest percentage is of the people who strongly disagree that they will not avail any discounts 14 (3.4%), UGC is a convenient way to

get information and updates 28 (6.8%), UGC fascinates them to get more information 3 (0.7%), UGC motivates them to explore more about the products the brand is offering 15 (3.7%).

The frequency distribution of brand trust showed that the majority of people are neutral when it comes to agreeing that the brand is telling truth about its product and services 214 (52.3%), whereas majority of the participants agreed that they know what to expect from the brand 247 (60.4%), and reliability of the brand 174 (42.5). The participants also agreed that the brand is meeting its promises 189 (46.2%), however there were a small percentage of people who strongly disagree that the brand is reliable 4 (1%), they know what to expect from the brand 7 (1.7%), the brand meets its promises 31 (7.6%). There is also a significant number of participants who strongly agree that the brand is reliable after getting exposed to UGC 68 (16.6%) along with the expectation from the brand 47 (11.5%). Keeping in front the total number of samples used in this study, we can conclude that brand trust is increased after being exposed to UGC on Instagram.

The frequency distribution of buying behavior showed that majority of the participants agreed that after getting exposed to UGC on Instagram they are likely to visit the store or that brand online 267 (65.3%), visit the brand next time when they need the same product 212 (51.8%), will definitely try the brand 213 (52.1%), will visit the brand introduced by UGC on Instagram than any other existing brand 252 (61.6%). Furthermore, the majority of the participants disagree that they will recommend the brand or product introduced by UGC to their friends 184 (45%). The number of participants who strongly disagree that they will visit the store or brand online is none 0 (0%), will visit the brand when they need the product next time 7 (1.7%). The frequency distribution of impulse buying behavior showed that the majority of the participants after viewing UGC on Instagram would buy things spontaneously 236 (57.7%). However, if we discuss their impulse buying behavior, 278 (68%) of participants agreed that "Just Do It" describes the way they buy things, "I see it, I buy it" 160 (39.1%), buy things on the spur of the moment 235 (57.5%), buy things according how they feel at that moment 177 (43.3%), carefully plan most of the purchases 198 (48.4%), sometimes a bit reckless about what they buy 165 (40.3%). Furthermore, 231 (56.5%) of participants disagree that they buy things without thinking, and "buy now think about it later" describes them. However, the table shows that there is a significantly low number of participants who strongly disagree with carefully planning most of the purchases 0 (0%), buying things according to how they feel at that moment 0 (0%), buying things on the spur of the moment 0 (0%).

Table 4.2: Assessment of Convergent Validity

Constructs	Cronbach's Alpha	N of Items
All	.855	37

N=409

Table 4.2 represents the convergent validity of all the constructs. The value of reliability .855 is satisfactory for composite reliability and internal consistency (Hair et al., 2019). The results show that the overall data is reliable and valid as Cronbach's Alpha values are greater than .70.

Table 4.3: Correlation between UGC and Brand Trust, Buying Behavior, Impulse Buying Behavior

Variables	Brand Trust	Buying Behavior	Impulse Buying Behavior
Brand Related UGC	.683**	.596**	.338**

Correlation: ** $p < .01$

Pearson Product Moment Correlation Coefficient was applied to find the association between Brand Related UGC and brand trust, buying behavior, and impulse buying behavior and to test H1, H2 and H3. Table 4.3 indicates a positive association between brand related UGC and brand trust, buying behavior, and impulse buying behavior and this association is strong. It reveals a favorable relationship between the volume of user-generated content and the level of credibility that consumers give to a business and also implies that individuals are more prone to display behaviors linked to impulsive buying the more UGC they are exposed to. Hence, the results validate the H1 H2, and H3. Findings show that the more people get exposed to brand related UGC, the more the effect on their brand trust, buying behavior, and impulse buying behavior. It also supports the idea that implementing UGC techniques can be a powerful tool for promoting brand trust, a finding that corroborates the findings of earlier researchers in the field.

Table 4.4: Effect of Monthly Income on Buying Behavior

Monthly Income	N	Subset for Alpha = 0.05		
		1	2	3
151,000-200,000	33	15.42		
101,000-150,000	104	15.99	15.99	
Above 200,000	6	17.00	17.00	17.00
51,000-100,000	188		17.97	17.97
Less than 50,000	78			18.37
Sig.		.355	.144	.500

N=409

Table 4.5: Effect of Monthly Income on Buying Behavior

Monthly Income	N	Mean	Std. Deviation
Less than 50,000	78	18.37	3.204
51,000-100,000	188	17.97	2.325
101,000-150,000	104	15.99	3.269
151,000-200,000	33	15.42	3.606
Above 200,000	6	17.00	.000

N=409

Table 4.4 and table 4.5 show the effect of monthly income on buying behavior after being exposed to brand related UGC. According to the findings, there are a wide variety of effects of monthly income, and buying habits vary more as monthly income increases. Additionally, users who earn more money each month are more likely to be influenced by Instagram UGC that is tied to a particular company. Hence the H7, "Buying behavior of users vary on the basis of their

income level after consuming User Generated content on Instagram", is supported by the findings of the study.

Table 4.6: Effect of UGC on Buying Behavior of Each Gender

Gender	N	Mean
Male	237	17.03
Female	172	17.73

N=409

Table 4.6 presents valuable insights into how user-generated content (UGC) related to a brand influences the purchasing behavior of individuals across different genders. The results show that the effect of UGC is higher on females (Mean: 17.73). Hence, the H4 and H5 are supported by the findings of the study. This indicates that when women are exposed to UGC, it tends to have a stronger influence on their buying decisions. On the other hand, the effect of UGC on males is not considerably lower, registering an average value of (17.03). The findings assert the difference of effects on both genders but the difference is slightly significant from each other. It is important to stress the fact that the effects are different, but they are not altered significantly.

Table 4.7: Effect of UGC on Buying Behavior According to Occupation

Occupation	N	Mean
Student	69	16.62
Working	340	17.47

N=409

Table 4.7 indicates the impact of the brand related UGC on the purchase behavior among the people in each occupation. The findings indicate that the effect of UGC on the participants with various occupations is significantly different. It is interesting to mention that UGC is stronger in the buying behavior of participants who are employed (Mean: 17.47). Therefore, the results of the research support the H6. Conversely, its influence also seems to be rather minor on the students (Mean: 16.62). This might be explained by the fact that the context of life and priorities of working people and students are different. To the working population, practical nature of purchases decisions may be more relevant because they depend on products or services immediately. Conversely, students would be more reluctant, based on how much disposable money they have or how much more they are on their academic activities. Such differences in individual situations and goals might lead to the identified variation in the resonance of UGC by people with varying occupational backgrounds.

6. Conclusion

The results indicate that UGC is a convincing element, which encourages users to take part in purchasing processes. Besides, the positive connection between UGC and brand trust suggests how user-generated content can be important in establishing trust and strengthening it in consumers. The positive relationship between UGC and impulse buying behavior underscores the fact that user-generated content will induce impulse buying decisions. It means that UGC has the ability to induce instant responses among users causing impulse purchasing behaviors. This observation highlights the power of UGC to draw the attention of the users and arouse impulsive buying behavior. The mediating between UGC and the buying behavior of users indicates that brand trust is a strong influence in establishing how UGC influences buying

behavior, the stronger the brand trust the greater the effect of UGC. As well, the fact that the influence of UGC can vary between various demographic and demographic groups, including working people and students, and income groups, criticizes the subtlety of the effect of UGC on purchasing behavior. This diversity can be used to suggest that the UGC appeals are stronger with various subgroups of users, which is why the problem of the user diversity should not be overlooked when trying to create marketing strategies. Overall, all those results indicate the central importance of Instagram user-generated content to influence the consumer behavioral patterns, brand trust perceptions, and spontaneous purchasing intentions. The specified moderating influence of brand trust and the differentiation of its effect on diverse user groups and income levels indicate the necessity of providing the marketing strategy that will take the power of UGC to its full extent.

Future scholars can use longitudinal surveys that can be expanded to a larger sample of the study to allow a long-run study of customers buying behavior in connection to UGC to obtain a more accurate picture of the two. The variables that can be further investigated in this phenomena by future studies can also include variables like mediators that includes brand integrity, brand loyalty, brand identity.

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