

User-Generated Contents, Purchase Intention, and the Mediating Role of Attitude - Exploring the Context of Developing Nations

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Abstract

This paper explored the impact of User-generated content (UGC) on consumer purchase intention and the mediating role of attitude towards UGC. By analyzing factors like brand engagement, perceived credibility, perceived usefulness, and information quality, this research aims to shed light on the connections between these variables. Quantitative data was collected from 208 individuals using an online survey. SEM-PLS was used for data analysis. Findings revealed that the identified components of UGC significantly influence attitude, which, in turn, shapes purchase intentions. This research contributes to the understanding of how UGC can be harnessed by marketers to communicate value to customers and enhance purchase intention. It also highlights the indirect impact of UGC on purchase intention, mediated by the attitude toward UGC. Apart from enriching the existing literature, particularly from a developing nation's perspective; the findings provide insights for mobile phone marketers in Bangladesh to benefit from the potential of authentic customer experiences to drive purchase intentions in a dynamic digital landscape.

Keywords: user-generated content; attitude; purchase intention; developing countries; social media

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Introduction

In the past, consumers were required to make physical purchases and rely on the information provided by marketers (Halim & Candraningrum, 2021). However, today, individuals are dedicating a significant amount of their time in reading blogs, participating in online forums, and engaging in social networking, as opposed to traditional activities such as watching television or reading newspapers. This shift has empowered consumers to become more informed and discerning in their purchase decisions, thereby transferring the balance of power from businesses to consumers (Nusairat et al., 2021).

User-generated content (UGC) comprises the content generated and disseminated through social media by the general populace of a society. The credibility of UGC hinges upon the perspectives of actual product or service users, significantly influencing consumer purchasing decisions (Muda & Hamzah, 2021). The advent of the Fourth Industrial Revolution (4IR) has further facilitated the sharing of user experiences with potential consumers. Given the inherent risks associated with online shopping, consumers heavily rely on the experiences of others, accessed through various devices such as mobiles, tablets, and computers. And this process known as online word of mouth

(Moore & Lafreniere, 2020). Online recommendations from real users and opinion leaders significantly mold the online shopping environment for customers, ultimately shaping their attitudes toward online shopping (Wicaksono & Ishak, 2022).

Notably, the COVID-19 pandemic has spurred consumers to embrace e-commerce platforms eagerly, replacing physical shopping, and the case of Bangladesh is no different (Peris et al., 2021). Moreover, cities like Dhaka, Chittagong, and Gazipur account for 80% of all sales made through internet platforms. Consumers now seek authentic experiences shared by other users known as electronic word of mouth and customers are considering this information shared on social media when making purchasing decisions (Abir et al., 2020). According to the Bangladesh Telecommunication Regulatory Commission (BTRC), at the end of 2023, the internet users in Bangladesh exceeds 131 million individuals (Dhaka Tribune, 2024). With the majority of these mobile devices providing internet access, businesses now possess an unprecedented ability to reach potential customers anytime and anywhere (Deb et al., 2024).

Many mobile phone marketers in Bangladesh have adopted strategies that incorporate user-generated brand posts, including real-world tie-ins and contests accompanied by relevant hashtags. These initiatives encourage individuals to capture and share their personal brand experiences on their social media channels, facilitating the dissemination of branded information within their social circles (Mayrhofer et al., 2020).

However, it's important to note that when viewers are aware that a user-generated post serves as commercial content, their response may shift. Mayrhofer et al. (2020) mentioned that viewers often assume the role of an advertising critic, offering suggestions on elements such as lighting or editing in the presented images. Several scholars have explored the effects of using users as sources of persuasive messages, with likeability, credibility, and perceived content quality emerging

as key determinants (Mayrhofer et al., 2020). Despite these advancements, there remains a gap among mobile phone marketers in Bangladesh regarding the underutilization of authentic customer reviews. There remains no study that can show how they can use UGCs to communicate superior value to customers, and how marketers can present their fan or loyal customers' real experiences with potential customers.

Thus, this study will help mobile phone marketers learn whether the UGC has a direct influence on the purchase intention of mobile phone users. Besides, this study intends to identify the influence of different dimensions of UGCs like Brand Engagement (BE), Perceived Credibility (PC), Perceived Usefulness (PU), and Information Quality (IQ) on consumer attitudes toward UGCs. Here, attitude toward UGCs is articulated as a mediating variable to show its effect on purchase intention (Mathur et al., 2021). Mainly this study will show that UGC dimensions have an impact on potential customer attitudes toward UGCs which in turn affects purchase intention.

Literature Review

User-Generated Contents (UGCs)

UGC refers to content that is created and published by unpaid contributors, often fans, at the request of a company. These contributors are typically individuals who are invited to promote a brand, with the brand preferring to rely on the endorsement and content generated by its fan base. Such content can take various forms, including comments, pictures, videos, testimonials, tweets, and blog posts, and is typically disseminated through websites and social media platforms (Daugherty et al., 2013). The Organization for Economic Co-operation and Development (OECD) in 2007 provided the following definition of UGC: "Creative material published on publicly accessible websites created without a direct connection to any commercial interest" (Demba et al., 2019).

In contrast to traditional promotional practices, UGC has gained prominence as consumers perceive it to be more credible (Sawaftah et al.,

2021). UGC is valued for its trustworthiness, utility, and lack of bias, as it is based on the genuine experiences of consumers (Ozuem et al., 2024; Rasool & Pathania, 2021; Zhuang et al., 2023). Consequently, online consumers increasingly rely on content generated by fellow users to inform their purchase decisions (Thirakulwanich & Sawmong, 2021). This shift increases the significance of UGC in modern marketing as a consumer engagement strategy.

Purchase Intention

Purchase intention refers to the customer's willingness to buy a certain product or service (Thirakulwanich & Sawmong, 2021). In the past, consumers typically based their purchase decisions on factors such as price, quality, brand reputation, advertising, recommendations from friends and family, and prior personal experiences (Babić Rosario et al., 2020). However, the advent of the internet era has provided consumers with numerous avenues to exchange opinions, and online consumer reviews have emerged as a significant influence on purchase intention (Dwidienawati et al., 2020).

According to McClure and Seock (2020), purchase intention represents a consumer's inclination to acquire products in the future. In the context of this study, Purchase Intention (PI) pertains to the extent to which customers are inclined to make future purchases after being exposed to UGC. Furthermore, Ndlela and Chuchu (2016) mentioned that, purchase behavior is shaped by perceptions of moral integrity, various outcomes, temporal utility, social risk, and perceived commercial value". These factors collectively contribute to the formation of purchase intentions and, subsequently, consumer behavior.

Hypothesis Development and Research Framework

Brand engagement (BE) and Attitude toward UGC (AUGCs)

Due to the advancement of digital infrastructure and increased customer participation on social networking sites, organizations have shifted their focus toward consumer engagement

(Eti et al., 2021; Hafez, 2021; M. Y. H. Khan & Abir, 2022). Nowadays, customer engagement is very important in forging emotional connections within virtual communities, primarily through the exchange of brands and organizations' information (Gupta & Nair, 2021; Sashi, 2021). Brand community engagement, on the other hand, reflects consumers' way of interaction within the brand community (Mathur et al., 2021). In addition, Brand Engagement serves as a catalyst, empowering consumers to freely express their views, personalities, experiences, commitment, satisfaction, and loyalty toward the brand (Mathur et al., 2021).

Thus, in turn, enhances an organization's sales growth and fosters brand development. Drawing from the concept of User-Generated Content (UGC), brand engagement can be delineated into two dimensions: UGC creation and UGC consumption (Naeem & Ozuem, 2022). This study encompasses both dimensions. Gabelaia (2022) have suggested that brand attractiveness, emotional attachment, personal experiences, and social influence significantly impact brand attitude toward UGC.

Additionally, Cheng et al. (2020) have found that customer brand engagement via social networking sites directly affects brand attitude. UGCs, encompassing various forms such as videos, photos, texts, and comments, have been deemed as having a remarkable ability to engage customers with companies as potential future customers of their products (Gabelaia, 2022). Moreover, Langaro et al. (2015) have indicated that brand engagement holds a less significant direct impact on attitude toward UGCs, rather its indirect impact as a moderator holds greater significance. Hence, based on the above, the following hypothesis can be generated –

H1: Brand Engagement (BE) has a positive impact on AUGCs

Perceived Credibility (PC) and attitude toward UGC (AUGCs)

Contemporary consumers exhibit a greater propensity to place their trust in content generated by fellow users as opposed to content created by sellers (Israfilzade & Baghirova, 2022). This preference for User-Generated Content (UGC) over traditional media is often attributed to the perceived honesty of consumers' opinions (Guzzo et al., 2022). Credibility, as defined by Guzzo et al. (2022), is the positive characteristic of a communicator that facilitates the proper sharing and acceptance of information. To gain acceptance, UGC must be generated from a highly credible source, as credibility is rooted in the perception that the information is trustworthy, believable, and reliable (Rajamma et al., 2020).

Consumers actively seek information from fellow consumers to determine the credibility of the source, searching for signs of expertise and reliability (Abir et al., 2020). Credibility, according to Abu Zayyad et al. (2021), is also influenced by the receivers' attitudes toward the source of communication. It represents the collective judgment of viewers regarding the quality and knowledge of communicators or informants (Abu Zayyad et al., 2021). Rusu et al. (2023) emphasize that product advertisements should be relevant to the messenger's profile, and the messenger must possess sufficient knowledge about the product. Demba et al. (2019) have demonstrated that perceived credibility has a positive act on attitudes toward user-generated content. Similarly, Bahtar and Muda (2016) have shown that perceived credibility exerts a positive influence on attitudes toward AUGCs. Therefore, the study can formulate the following hypotheses -

H2: Perceived Credibility (PC) has a positive impact on AUGCs.

Perceived Usefulness (PU) and attitude toward UGC (AUGCs)

In the context of this study, usefulness is closely associated with factors such as speed, efficiency, and ease of use (Harrigan et al., 2021). Content shared on social media based on users' personal experiences, can significantly reduce

perceived risks for online consumers when making purchase decisions (Oliveira et al., 2020; Tajvidi et al., 2020; Zhuang et al., 2024). Bahtar and Muda (2016) highlight that, users prefer information that is friendly and easy to understand. Additionally, UGC streamlines the process for online consumers, allowing them to access comprehensive information quickly and obtain prompt feedback directly from reliable sources (Bahtar & Muda, 2016).

When consumers encounter unfamiliar products with uncertain price and quality factors, UGC serves as a valuable source of useful information, aiding in informed purchase decisions (Tajvidi et al., 2020; Zhuang et al., 2024). Perceived usefulness plays a pivotal role in influencing online consumers to respond to information provided by others, shaping their attitudes, and ultimately driving purchase decisions (Geng & Chen, 2021; Mulyani et al., 2021). Furthermore, Geng and Chen (2021) and Ventre and Kolbe (2020) have demonstrated in their research that perceived usefulness (PU) significantly influences online consumers' responses to UGC, shapes their attitudes, and fosters purchase intentions. Thus, the following hypothesis can be developed -

H3: Perceived Usefulness (PU) has a positive effect on AUGCs

Information Quality (IQ) and attitude toward UGC (AUGCs)

Information quality (IQ) is a multifaceted construct that encompasses various dimensions, including reliability, comprehensibility, usefulness, and relevance (Machdar, 2016). It revolves around assessing the timeliness, sufficiency, comprehensibility, and objectivity of information (Demba et al., 2019). Demoulin and Coussement (2020) and Taleb et al. (2021) have also demonstrated that information quality can be evaluated based on factors such as completeness, consistency, accuracy, and adequacy. The quality of information plays a pivotal role in shaping consumers' purchasing decisions and their overall

online buying behavior concerning products or services (Demba et al., 2019).

This premise implies that as the quality of information provided improves, the attitudes toward sharing that information become more positive. Demba et al. (2019) have posited that a higher quality of information is associated with a more positive attitude toward shared information. Additionally, Demba et al. (2019) has demonstrated a direct correlation between information quality and attitudes toward UGC use. From the above analysis, the researcher formulates the following hypothesis -

H4: Information Quality (IQ) has a positive effect on AUGCs

Attitude towards UGC (AUGCs) and Purchase Intention (PI)

Attitude refers to an individual's positive or negative evaluation or appraisal of a particular behavior (Bouteraa & Al-Aidaros, 2020). Bahtar and Muda (2016) have explored how user-generated content (UGC) influences consumer purchase decisions by increasing the likelihood of making a purchase. Furthermore, research conducted by Fox et al. (2018) and Nosita and Lestari (2019) has indicated that narcissism has a positive impact on millennials' attitudes toward selfie marketing on visual content-sharing platforms.

Nosita and Lestari (2019) have emphasized the significance of attitude in marketing research as it often serves as a predictor of consumer behavior. Muda and Hamzah (2021) and Utami and Rahyuda (2019) delved into the relationship between purchase intention and attitudes toward UGCs (AUGCs) and found that a positive attitude has a favorable impact on behavioral interest. Similarly, Mathur et al. (2021) and Sethi et al. (2018) explored a direct correlation between millennials' purchase intentions and their attitudes toward reviews on online shopping platforms. Mathur et al. (2021) also revealed that positive AUGCs enhance consumers' intentions to consume UGCs. Utami and Rahyuda (2019) further supported the notion by demonstrating a positive and significant

effect of AUGCs on purchase intention. Hence, the following hypothesis can be formulated -

H5: AUGCs have a positive impact on PI (Purchase Intention).

Mediating effects of attitude towards UGC (AUGCs)

Limited studies have demonstrated the significant mediating role that consumer attitude and its antecedents play. Notably, Mathur et al. (2021) is one such study. Additionally, researchers have highlighted the mediating role of attitude in the relationship between four antecedents: perceived usefulness, trustworthiness, information quality, perceived benefit, and online purchase intention, particularly in the context of blog recommendations (Ing & Ming, 2018; Mathur et al., 2021). Koththagoda and Herath (2018) have shown that consumer attitudes mediate the relationship between three antecedents: perceived usefulness, perceived ease of use, and source credibility, and their impact on online purchase intention.

Similarly, Sheeraz et al. (2016) have explored how attitude towards a brand serves as a mediator between brand credibility and consumers' purchase intention. Ho Nguyen et al. (2022) have also noted the mediating role of attitude in the relationships between credibility and purchase. Perceived usefulness has the potential to influence online consumers' responses to user-generated content (UGC), shape their attitudes, and ultimately lead to a purchase decision (Ventre & Kolbe, 2020). Mathur et al. (2021) have suggested that consumers' attitudes mediate the relationship between a brand and online purchase intention. Therefore, the following hypothesis was developed to address this research gap.

H6: AUGCs will mediate the relationship between -

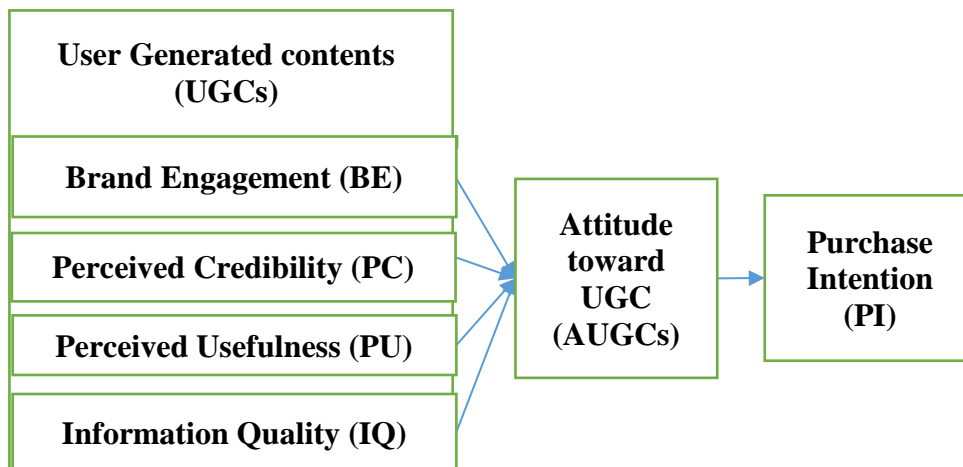
H6a: Brand Engagement (BE) and Purchase Intention (PI)

H6b: Perceived Credibility (PC) and Purchase Intention (PI)

H6c: Perceived Usefulness (PU) and Purchase Intention (PI)

H6d: Information Quality (IQ) and Purchase Intention (PI)

Research Framework



Methods

To evaluate the mediating effect of attitude toward UGCs on consumer purchase intention among mobile phone users in Bangladesh, a quantitative technique was employed in this study. Moreover, convenience sampling was employed to gather the most accessible respondents. Data was collected from 208 Bangladeshi young respondents. Following that, the online survey was conducted through a Google Form created with the study questionnaire. The online questionnaire was distributed to respondents through email and social media (e.g., Facebook and WhatsApp).

Research Instrument

To measure Brand Engagement (BE) five items were adopted from Mathur et al. (2021), while Perceived Credibility (PC) consists of three items adopted from Demba et al. (2019), Ivana and La Are (2020) and Mathur et al. (2021). The four items that gauge the Perceived Usefulness (PU) were implemented by Bahtar and Muda (2016), Geng R and Chen J (2021) and

Racherla and Friske (2012). The Information Quality was assessed using four items adopted from Demba et al. (2019). For the measurement of Attitude toward UGCs (AUGCs), four items from Mathur et al. (2021), Nosita and Lestari (2019), Sethi, Kaur, and Wadera (2018) and Utami and Rahyuda (2019) were consolidated. Finally, the Purchase Intention (PI) was measured with five items also taken from Mathur et al. (2021), Nosita and Lestari (2019), Sethi, Kaur, and Wadera (2018) and Utami and Rahyuda (2019). Overall, all items were requested to be answered through a five-point Likert scale with its five items ranging from strongly disagree to strongly agree.

Method of Data Analysis

Given that this study was exploratory, variance-based partial least squares structural equation modelling (PLS-SEM) was employed to analyse the study dataset.

Results

Profile of Respondents

Table 1 shows the demographic profile of respondents.

Table 1. Frequency of the respondents' demographic information

	Variables	Frequency	Percent
Gender	Male	133	63.9
	Female	75	36.1
Education	Bachelor	127	61.1
	Masters	80	38.5

	Others	1	0.5
Profession	Student	113	54.3
	Employed	74	35.6
	Unemployed	19	9.1
	Self-employed	2	1.0
Monthly Income	Below 20000	121	58.2
	20001-40000	46	22.1
	40001-60000	25	12.0
	60001-80000	5	2.4
	80001-100000	5	2.4
	100001-Above	6	2.9
Age	18 to 22	76	36.5
	23 to 27	99	47.6
	28 to 32	30	14.4
	33 to 37	3	1.4

Measurement model

The assessment of the r^2 value is a component of the goodness-of-fit test for the inner model. The testing technique is carried out using Smart PLS, and the results are shown in the table below. According to what is shown in Table 2, the variance (r^2) of AUGC is 0.697, which indicates that PI, while the remaining 0.303 is explained by other variables that are beyond the scope of the model. Because the criteria about r^2 have been

satisfied, the inner model is now considered to be appropriate and may also be used for hypothesis testing. It is recommended that the outside loadings of the indicator be more than 0.70 (Hair et al., 2011). According to our study, the outer loading that was the least significant was 0.777, which is more than the threshold values. Therefore, the discriminant validity has been proven.

Table 2. Outer loadings

Variables	AUGC	BE	IQ	PC	PI	PU
AUGC1	0.919					
AUGC2	0.889					
AUGC3	0.884					
AUGC4	0.841					
BE1		0.878				
BE2		0.889				
BE3		0.850				
BE4		0.881				
BE5		0.881				
IQ1			0.821			
IQ2			0.848			
IQ3			0.886			
IQ4			0.913			
PC1				0.810		
PC2				0.856		
PC3				0.888		
PC4				0.815		
PI1					0.883	

Variables	AUGC	BE	IQ	PC	PI	PU
PI2					0.866	
PI3					0.799	
PI4					0.900	
PI5					0.896	
PU1						0.889
PU2						0.918
PU3						0.777
PU4						0.903

*AUGC = Attitude toward UGC, BE = Brand Engagement, IQ = Information Quality, PC = Perceived credibility, PU = Perceived Usefulness and PI = Purchase Intention.

Construct Reliability and Validity

Cronbach's alpha, composite reliability, and rho-A all have values that are much higher than the cutoff point of 0.70, as can be seen in the accompanying table (Table 3) (Hair et al., 2019). These findings indicate that the constructs are

credible and that they functioned well. When the average variance extracted (AVE) for each concept is more than 0.50, this implies convergent validity (Hair et al., 2019). Finally, every one of the VIF values comes in at a number that is lower than 3, demonstrating that there are no problems with multi-collinearity among the study constructs.

Table 3. Construct Reliability and Validity

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
AUGC	0.906	0.914	0.934	0.781
BE	0.924	0.925	0.943	0.768
IQ	0.890	0.896	0.924	0.753
PC	0.863	0.866	0.907	0.710
PI	0.919	0.921	0.939	0.756
PU	0.896	0.913	0.928	0.763

Discriminant Validity

Path Coefficients and Effect Size

The value of the path coefficient between BE and AUGC is 0.333, which indicates a positive association between the two variables. Once again, the relationship between PC and AUGC

demonstrates a positive association, this time to the degree of 0.105. Additionally, both PU and IQ show a positive association with AUGC, and the coefficients for these relationships are 0.190 and 0.301, respectively.

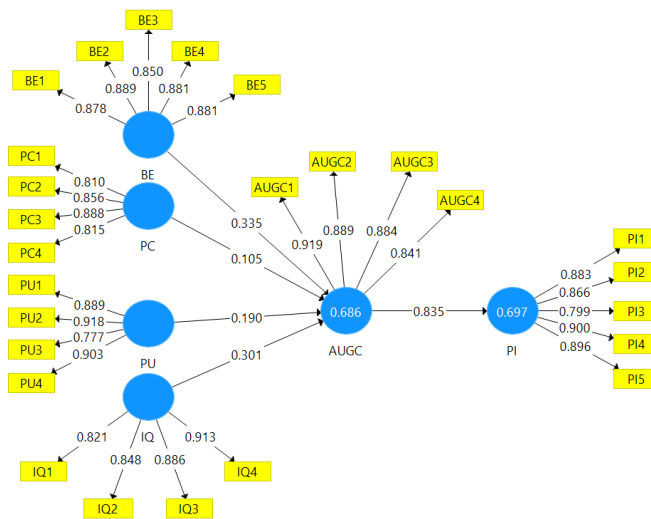


Figure: 1 Path Coefficients

The r^2 value for the four input variables (i.e. BE, PC, PU, and IQ) on the AUGC explains that an average of 68.6% of the change in AUGC can be explained by BE, PC, PU, and IQ. Moreover, the r^2 value for the input variables AUGC on the PI explains that an average of 69.7% of changes in PI can be explained by AUGC. Both r^2 values indicated a positive relationship. According to Chin (1998) the relationship was substantial. According to Cohen (2013), f^2 values of 0.02, 0.15, and 0.35 reflect weak, moderate, and strong effects, respectively, for significant independent variables. In the accompanying table Table-(1.3), the f^2 column demonstrated that most of the relationships had moderate effect sizes (i.e. $f^2 > 0.15$). Except for the effect size between AUGC and PI was strong (i.e. $f^2 > 0.35$)

Table 6 presents the model's standardized path values, t-values, and significance level. The path coefficient between AUGC and PI ($\beta = 0.835$, $t = 23.449$, $p = 0.000$) displayed a significantly positive effect on AUGC and PI. This result offers significant statistical support for H1. The path value for BE and AUGC ($\beta = 0.335$, $t = 4.691$, $p = 0.000$) indicates a positive relationship, and statistical significance, and supports our H2. The path value of IQ and AUGC ($\beta = 0.301$, $t = 2.894$, $p = 0.004$) also shows a positive relationship and statistical significance. Also, PU an AUGC ($\beta = 0.190$, $t = 2.595$, $p = 0.010$) show a positive relationship, and it is statistical significance too. On the other hand, the relationship between PC and AUGC ($\beta = 0.105$, $t = 1.518$, $p = 0.130$) did not overcome the statistical threshold; hence in this regard, we rejected that hypothesis (H4).

Table 4. Hypothesized Paths

Hypothesis	Variables	Coef	T Statistics	P Values	Decision s	R ²	f ²	Decision (Effect)
H1	AUGC -> PI	0.835	23.449	0.000	Accepted	0.697	2.299	Strong
H2	BE -> AUGC	0.335	4.691	0.000	Accepted	0.686	0.155	Moderate
H3	IQ -> AUGC	0.301	2.894	0.004	Accepted		0.082	Moderate
H4	PC -> AUGC	0.105	1.518	0.130	Rejected		0.014	No Effect
H5	PU -> AUGC	0.190	2.595	0.010	Accepted		0.043	Moderate

Mediation

It is accepted that attitude toward UGC, brand engagement, information quality, and perceived usefulness all have positive and significant mediation effects on purchase intention in the context of the mobile phone industry in Bangladesh. However, the relationship between perceived credibility and attitude toward UGC as well as perceived credibility and purchase intention were found to be statistically non-significant and,

therefore, rejected. Table 7 shows that all the relationships had a direct mediation effect, except the relationship between the PC and AUGC and PC and PI. Table 8 shows that all the relationships had a total indirect mediation effect, except the relationship between the PC and PI. Table 9 shows that all the relationships had a specific mediation effect, except the relationship between the PC and AUGC.

Table 5. Path Coefficients

Variables	Coefficients	T Statistics	P Values	Decision
AUGC -> PI	0.835	23.449	0.000	Accepted
BE -> AUGC	0.335	4.691	0.000	Accepted
BE -> PI	0.279	4.822	0.000	Accepted
IQ -> AUGC	0.301	2.894	0.004	Accepted
IQ -> PI	0.251	2.842	0.005	Accepted
PC -> AUGC	0.105	1.518	0.130	Rejected
PC -> PI	0.088	1.506	0.133	Rejected
PU -> AUGC	0.190	2.595	0.010	Accepted
PU -> PI	0.158	2.550	0.011	Accepted

*AUGC = Attitude toward UGC, BE = Brand Engagement, IQ = Information Quality, PC = Perceived credibility, PU = Perceived Usefulness and PI = Purchase Intention.

Table 6. Total Indirect Effects

Variables	Coefficients	T Statistics	P Values	Decision
BE -> PI	0.279	4.822	0.000	Accepted
IQ -> PI	0.251	2.842	0.005	Accepted
PC -> PI	0.088	1.506	0.133	Rejected
PU -> PI	0.158	2.550	0.011	Accepted

Table 7. Specific Indirect Effects

Variables	Coefficients	T Statistics	P Values	Decision
IQ -> AUGC -> PI	0.251	2.842	0.005	Accepted
BE -> AUGC -> PI	0.279	4.822	0.000	Accepted
PU -> AUGC -> PI	0.158	2.550	0.011	Accepted
PC -> AUGC -> PI	0.088	1.506	0.133	Rejected

Discussion

The study's findings reveal that the components of UGCs exert a significant impact on attitudes toward UGCs, which subsequently plays a pivotal role in shaping purchase intentions among mobile phone users in Bangladesh. Specifically, BE, IQ, and PU exhibit positive associations with statistical significance, indicating their influence on attitude. However, PC does not attain statistical significance and therefore does not affect attitude toward UGCs.

The survey results suggest that consumers express a strong desire to witness a substantial number of individuals sharing their experiences with specific products. This desire stems from their preference for authentic information derived from actual users rather than relying solely on information disseminated by companies.

Furthermore, individuals actively engage online not only to assess the perspectives of fellow users but also to share their own experiences, to

benefit others. Researchers have categorized social media users into two groups: consumers and contributors (Zhou et al., 2022). Essentially, a brand becomes more influential and popular as more individuals engage with it and share their experiences, particularly impacting new consumers or prospective customers. Consequently, increased customer fosters favorable opinions among other consumers regarding that brand. These findings are consistent with previous researchers (Cheng et al., 2020; Mathur et al., 2021; Muhammad et al., 2021).

Furthermore, the study reveals a minor association between attitude toward UGCs (AUGC) and perceived credibility (PC), which contradicts most previous studies' findings. While most research indicates a significant impact of PC on UGCs, the critical issue concerning attitude revolves around trustworthiness, reliability, dependability, value, and impartiality (Demba et al., 2019; Mathur et al., 2021; Ventre & Kolbe, 2020). Trust among social media users is closely linked to prior experiences within a similar context (S. Khan et al., 2021). Consequently, trust depends not only on a specific UGC post but also on everyone's cumulative experiences in such an online environment. When consumers harbor doubts about a brand, they seek the perspectives of other customers.

They are primarily interested in the number of individuals who have engaged with the brand and whether they can rely on the information provided to make informed decisions. Consequently, perceived trustworthiness has minimal impact on attitudes toward UGCs. Some studies (e.g. Gabelaia & McElroy, 2023; Mathur et al., 2021; Utami & Rahyuda, 2019) assert that perceived usefulness (PU) has a positive and significant relationship with AUGCs, underlining the role of timely information availability and the benefits associated with UGCs in facilitating effective purchase decisions. In alignment with the findings of Ventre and Kolbe (2020), PU also exerts a positive and significant influence on purchase intention (PI). The study's results underscore the significance of timely information

availability, risk-reduction information, and user-friendly information in fostering positive attitudes. Consequently, PU has a beneficial impact on attitude toward UGC.

The study also investigates the impact of information quality (IQ) on attitude toward UGC and purchase intention. The findings demonstrate that clear, objective, well-supported, and up-to-date information positively influences attitudes toward UGC and purchase intention. This aligns with the evaluation criteria used by Zhang et al. (2014) and Zhou et al. (2022), which emphasize the importance of timeliness, relevance, and completeness in assessing the quality of products and services. Moreover, the study's results highlight the positive impact of clear, objective, and useful information on attitudes toward UGC and purchase intention, consistent with previous research (Mathur et al., 2021; McClure & Seock, 2020). Notably, the findings diverge from the results of Demba et al. (2019), who reported a weaker association between IQ and AUGC. Several studies demonstrate that attitudes toward UGC (AUGC) have a favorable impact on purchase intention (PI) (e.g. Bahtar & Muda, 2016; Demba et al., 2019; Mathur et al., 2021).

This study also reveals a positive and substantial relationship between AUGC and PI, in alignment with prior research findings. The positive connection established by the precursor construct of AUGC fosters a more positive mindset among consumers, encouraging them to explore new products and influencing their future purchase decisions.

Additionally, the study illustrates that AUGC not only exhibits a direct association with PI but also serves as a mediator for the relationships between BE, PC, PU, and IQ with PI. Except for PC, the indirect associations between PI and BE, PU, and IQ are favorable. The study's findings are consistent with those of Mathur et al. (2021), as it endeavors to elucidate how AUGC acts as a bridge connecting BE, PU, and IQ with PI. The study also seeks to demonstrate that increased engagement with social media platforms results in the receipt of

higher-quality and more valuable information, leading to a positive attitude toward the company and increased purchase intention in the future.

These results mirror the findings of McClure and Seock (2020), which emphasize the substantial impact of AUGC on PI. Furthermore, the study illustrates that the indirect relationships between PI, BE, PU, and IQ are stronger than the direct associations. In seeking to contribute to the existing literature on the mobile phone sector in Bangladesh, this study strives to highlight the indirect relationship.

Theoretical Implications

In the realm of digital marketing, User Generated Content (UGC) has become a well-established phenomenon globally. However, in the context of Bangladesh, there remains a significant dearth of research dedicated to UGC. While some aspects of UGC have been under investigation in Bangladesh, comprehensive research on how UGC influences customers' Purchase Intentions (PI) has remained largely unexplored. It is noteworthy that many industries in Bangladesh have embraced UGC as a key component of their content marketing strategies, particularly targeting the younger generation.

Surprisingly, no prior research endeavors have been made in Bangladesh to examine the impact of UGC on customers' PI, nor have they explored the direct or indirect pathways through which UGC affects PI. This study is pioneering in its intent to shed light on the influence of UGC on the PI of mobile phone customers in Bangladesh. This integration serves to elucidate the mediating role of Attitude toward UGC (AUGC) in the robust relationships between Brand Engagement (BE), Perceived Usefulness (PU), and Information Quality (IQ) with the PI of mobile phone users. In doing so, the study unveils the substantial indirect impact of BE, PU, and IQ on PI.

The significance of this research lies in its contribution to the existing literature. It not only fills a critical research gap in Bangladesh but also enhances our understanding of the intricate dynamics between UGC and consumers' PI within

the mobile phone industry. Specifically, the study underscores the indirect influence of UGC on the PI of mobile phone customers in Bangladesh, with three UGC constructs (BE, PU, and IQ) exerting a positive impact on both AUGC and PI. However, one of the UGC constructs, Perceived Credibility (PC), is found to have an insignificant impact. In conclusion, this research endeavor serves as a valuable addition to the literature by demonstrating the nuanced indirect impact of UGCs on the PI of mobile phone customers in Bangladesh. Through its findings, the study provides valuable insights for businesses and marketers seeking to harness the potential of UGC as a strategic tool to engage and influence consumers in this specific market context.

Managerial Implications

In the contemporary landscape, as consumers allocate an increasing portion of their time to digital communication platforms, numerous businesses, including those in the mobile phone industry, are increasingly embracing user-generated content (UGC) as their principal content marketing strategy. The decision to purchase a mobile phone, especially a smartphone, entails a substantial financial investment, coupled with the expectation of product longevity, superior camera quality, ample memory, and a large screen. Furthermore, consumers are increasingly seeking insights from actual users, given the abundance of choices in the market and the saturation of advertising.

Prior research has consistently demonstrated that people place a higher level of trust in UGC, as customers are inclined to express their opinions and acquire knowledge from others. Given the growing global significance of UGC, scholars from various nations have embarked on investigations into this phenomenon. It is worth noting that the Purchase Intentions (PI) of Bangladeshi consumers may diverge from those in other countries due to the distinct socio economic culture prevalent in the country. Considering the scarcity of research on UGC within the context of Bangladesh, it is prudent for marketers to exercise caution when

drawing insights from studies conducted in other nations.

Notably, this study presents findings that challenge prior research, particularly the assertion that Perceived Credibility (PC) exerts a positive influence on Attitude toward UGC (AUGC) and PI, as demonstrated in studies by Demba et al. (2019), Mathur et al. (2021) and Ventre and Kolbe (2020). Furthermore, the finding that Information Quality (IQ) exhibits a less significant association with AUGC and PI, as discovered by Demba et al. (2019), may appear counterintuitive in the context of this study. In conclusion, it can be affirmed that this study introduces a novel dimension to the landscape of Bangladeshi research literature, particularly in the realm of UGC, and emphasizes the importance of considering the unique cultural and socioeconomic factors that shape consumer behavior in Bangladesh.

Conclusion

This research excels in several aspects. It conducts a thorough mediation analysis, examining both direct and indirect effects, offering a holistic perspective. Statistical rigor is maintained through the use of t-statistics and p-values, enhancing the reliability of the results. The study's practical implications hold substantial value for marketers and businesses, providing actionable insights. In the realm of knowledge exploration, certain constraints warrant further investigation. To commence, this study confines itself to the evaluation of consumer sentiment toward User-Generated Content (UGC) and its impact on online purchasing inclination. It must be noted that this limitation precludes the extrapolation of findings to gauge real-world behavior.

Consequently, forthcoming inquiries should contemplate an expansion of this model, delving into the interplay between consumers' online purchasing intentions and their subsequent actions. Furthermore, it is imperative to acknowledge that customers stand as the most prized assets of any organization, and nurturing their satisfaction serves as a cornerstone for establishing enduring

relationships between customers and brands. In the era of ubiquitous internet connectivity, consumers routinely share their encounters with fellow users. This necessitates a dedicated examination of customer satisfaction. However, it is regrettable that the measurement of customer satisfaction has been regrettably absent from the framework underpinning this study. Future investigations should be poised to scrutinize the contentment of consumers following the acquisition of products influenced by content generated by their peers.

Another pertinent facet deserving of attention revolves around the generalizability of the findings. This study has solely interrogated the influence of factors such as brand engagement, perceived credibility, perceived benefit, and information quality in elucidating consumer attitudes toward UGC. Despite the congruence between these findings and prior research, it is conceivable that other variables may exert an influence on consumer sentiment and online purchase inclinations. Therefore, forthcoming research endeavors should embark on a comprehensive exploration of the impact of additional constructs on consumer attitudes toward UGC.

Moreover, it is worth highlighting that the current study has overlooked the potential moderating effects of demographic characteristics on online purchase intentions. Demographic factors have been demonstrated to play a moderating role in shaping the relationship between various determinants of usage intention and online purchase inclination (Assaker, 2019). To this end, future investigations should be oriented towards discerning the moderating impact of demographic variables on consumer attitudes towards UGC and their proclivity for online purchases. Nonetheless, the reliance on cross-sectional data limits the ability to establish causality definitively. Ensuring sample representativeness is crucial for generalizability.

Additionally, the study acknowledges potential unexamined factors that could influence the outcomes, suggesting room for further research

in this area. In summation, this study has chiefly focused its attention on the affirmative determinants of UGC and their influence on consumer attitudes. Nevertheless, it is incumbent upon future inquiries to extend their purview to encompass factors such as risk considerations and trust-oriented perspectives, which also bear weight on consumer attitudes (Ray & Bala, 2021). By doing so, a more comprehensive understanding of the intricate dynamics at play in the realm of UGC and consumer behavior can be attained.

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