HOW USER-GENERATED CONTENT AFFECTS CONSUMER TRUST AND PURCHASE INTENTIONS IN THE HALAL COSMETICS INDUSTRY

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Abstract: This study examines the influence of User-Generated Content (UGC) on purchase intentions for halal cosmetics, specifically Wardah, among Muslim women in Padang Sidimpuan, North Sumatra. Data were gathered from 150 participants exposed to Wardah-related content, excluding official marketing materials, and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that trust in UGC (TUGC) significantly affects purchase intentions (PI), with an indirect impact through trust. UGC quality (UGCQ) strongly influences TUGC (f^2: 0.931), though its direct effect on PI is small (f^2: 0.041). In contrast, UGC content (UGCC) demonstrates a small effect on both PI (f^2: 0.031) and TUGC (f^2: 0.089). Mediation analysis reveals that UGCQ has a strong mediating effect on PI through TUGC (f^2: 0.283), while UGCC shows a moderate mediation (f^2: 0.080). These results emphasize the critical role of UGC quality in shaping consumer purchase decisions through trust.

Keywords*:* User-generated, content, trust, purchase, intention.

Introduction

The global halal product industry is growing rapidly, driven by religious adherence and ethical consumerism. Halal products, which meet Islamic law standards, are increasingly popular among both Muslim and non-Muslim consumers due to their ethical considerations of quality and safety (Bashir et al., 2018; Azam, 2016). Halal products are also able to attract non-Muslim because they have guarantee on the products' sanitation, purity, safety and quality (Öztürk, 2022). Halal certification also plays a key role in consumer purchasing decisions, as awareness of halal standards fosters trust, which influences buying behavior (Bashir et al., 2018; Karimah & Darwanto, 2021). This awareness extends beyond food to sectors like cosmetics, pharmaceuticals, and tourism, reflecting halal as a broader lifestyle choice (Izzuddin & Adinugraha, 2022; Trimulato, 2022). The halal cosmetics market is growing due to rising demand for ethically produced, safe products (Subri et al., 2022; Naseri & Abdullah, 2022). The products value tends to keep increasing every year (Feizollah et al., 2019)

The halal market's growth is also driven by digital media, which significantly impacts consumer behavior. Social media platforms like Instagram, Twitter, and Facebook raise awareness about halal products and allow consumers to engage with relevant content (Khasanah, 2020). Industry players must adopt effective marketing strategies to reach Muslim consumers (Adel et al., 2021). Research shows that exposure to halal-related content on social media improves consumer attitudes and boosts brand credibility (Mahliza et al., 2020; Zahrah, 2023). Additionally, user-generated content (UGC), including reviews and ratings, strongly influences purchase intentions for halal products (Fachrurazi et al., 2022). This highlights the importance of engaging content and influencer strategies to strengthen halal branding and build consumer trust (Isa, 2024).

Consumers today are highly influenced by digital media and consider social, environmental, and product quality issues when making purchase decisions. They see halal as not just a religious requirement but a lifestyle choice (Azzumi, 2023; Izza, 2023), which is why social media is crucial for communicating halal product credentials (Yusoff et al., 2016). As digital marketing strategies evolve, they enhance consumer engagement and purchase intentions, fostering brand loyalty and driving halal product adoption (Nadiya & Rahmawaty, 2023; Shah et al., 2019).

An example of a brand successfully using this strategy is Wardah, an Indonesian cosmetic brand that emphasizes halal-certified products (Sukesi & Hidayat, 2019). Wardah was the first cosmetic brand in Indonesia to obtain halal certification, and its halal image has positively influenced consumer purchase decisions and brand loyalty (Damaianti, 2023; Rosyada, 2022).

While much research on halal products has focused on food and beverages (Suparno, 2020; Aziz & Chok, 2013; Haque et al., 2015), there is less research on halal cosmetics. Studies have explored the influence of religiosity and knowledge on halal cosmetics (Ahmad et al., 2015b; Aoun & Tournois, 2015), and factors like attitude, norms, and perceived control (Aisyah, 2017). Research in non-Muslim-majority countries also shows that attitude and norms affect purchase intentions for halal products (Abu-Hussin et al., 2017; Annabi & Ibidapo-Obe, 2017; Khan & Azam, 2016). However, there is a gap in understanding how user-generated content (UGC), such as reviews and testimonials, affects the purchase intentions of halal cosmetics. This study aims to fill this gap by examining the role of UGC and consumer trust in shaping halal cosmetics purchase intentions.

Literature Review

1. Social Media Marketing

The global rise in social media users has significantly impacted technological advancements. Social media platforms facilitate free interaction and provide marketers with tools to engage customers (Hudson, 2019). These platforms have transformed the digital marketplace by creating networks that connect consumers, influencers, and experts (Athwal et al., 2019). Social media marketing (SMM) utilizes these platforms to boost customer interest and engagement (Knowles et al., 2020). SMM promotes communication within online communities, brand pages, and business-created content, encouraging viral interactions (Pentina & Koh, 2012). Since the pandemic, social media has replaced traditional communication methods, driving increased online activity (Donthu & Gustafsson, 2020), enabling businesses to build positive brand equity in a competitive online space (Donthu & Gustafsson, 2020). Social media engagement offers mobile, non-face-to-face participation (Lin et al., 2021). Research indicates that UGC significantly influences consumer attitudes and purchase intentions in the cosmetics sector (Lee & Lee, 2021).

2. User-generated Content

User-Generated Content (UGC) plays a significant role in shaping consumer behavior, brand perception, and marketing strategies. Wang and Cortese (2016) emphasize that UGC, especially online reviews and recommendations, influences purchase intentions. Geng and Chen (2021) show that high interaction quality in UGC enhances credibility, positively impacting consumer decisions. However, UGC can also have negative effects, depending on its nature, as noted by Shyni (2022). Demba et al. (2022) highlight UGC's role in building trust and strengthening brand relationships, particularly when it is credible. The characteristics of UGC vary across platforms, requiring tailored marketing strategies. Smith et al. (2012) reveal distinct user engagement patterns on YouTube, Facebook, and Twitter. Trust in UGC is critical, with Gao (2010) stressing the need for systems to evaluate its reliability. Ozuem et al. (2023)

discuss how effective UGC management can improve trust and mitigate negative perceptions, especially after service failures.

Trust in UGC is also shaped by honest and transparent feedback. Wijaya et al. (2024) and Fehrest et al. (2021) highlight how reliable shared experiences influence consumer expectations. Studies show that trust significantly impacts purchase intentions. Khương (2015) finds that trust in advertising affects consumer behavior, and Pramudya et al. (2018) show that trust mediates brand image's effect on purchase intention. Menidjel and Bilgihan (2022) demonstrate that trust mediates the relationship between satisfaction and purchase intention. Rehman et al. (2019) and Masri et al. (2020) highlight trust's role in enhancing online purchase intentions. Lu et al. (2016) find that trust and social presence are crucial in social commerce.

2.1 UGC Component influences trust in user-generated content, and halal cosmetics purchase intention

Previous studies suggest that user-generated content (UGC) significantly influences purchase intention by building trust. Wang et al. (2022) found that UGC, such as videos or photos shared on social platforms, impacts consumer decision-making. Jin Li et al. (2024) showed that customer ratings affect satisfaction, influencing purchase behavior. Heng Wei et al. (2023) highlighted that UGC, through reviews and ratings, shapes perceptions of product quality and brand trust. Qin et al. (2024) emphasized that consumers value UGC from ordinary users over celebrities, as it builds trust and affects purchase decisions. Demba et al. (2022) found a positive relationship between UGC and brand trust, with user ratings and reviews enhancing trust and increasing purchase intention. Rahayu and Oktafani (2021) noted that online reviews impact trust, which indirectly influences purchase intentions. Gupta and Bansal (2023) emphasized the role of ratings in trust evaluation, particularly on health websites. Irshad et al. (2020) demonstrated that trust in UGC is a precursor to purchase intention. Adalı et al. (2010) and Ullah and Lee (2016) further highlighted that the quality of UGC and social ties are essential in fostering trust and influencing purchase intentions. Based on these findings, it is hypothesized that greater UGC quantity boosts trust, which in turn enhances purchase intention.

H1. UGC Component has a positive and significant effect on trust in UGC.
H2. UGC Component has a positive and significant effect on halal cosmetic PI
H3. UGC Component has a positive and significant effect on halal cosmetic PI trough trust in UGC.

2.2 UGC Quality influences trust in UGC and halal cosmetics purchase intention

The quality of User-Generated Content (UGC) plays a crucial role in shaping trust and influencing purchase intentions. Heng Wei et al. (2023) note that while both UGC and firm-generated content impact brand trust, high-quality UGC can significantly enhance consumer trust and loyalty. Geng and Chen (2021) show that better interaction quality in UGC increases trust, which directly boosts purchase intentions. Ani et al. (2019) link informative UGC to higher trust and purchase intentions in online travel bookings. Rita et al. (2019) and Hajli et al. (2017) emphasize that high-quality UGC improves customer satisfaction and trust, driving purchases. Mustika and Arifin (2021) further stress that the quality of information in UGC is key to building trust. Al-Adwan and Kokash (2019) suggest that trust encourages consumers to seek more information, further increasing purchase intentions. Additionally, the credibility of UGC, including its believability, trustworthiness, and reliability, is essential in shaping consumer trust (Assaker, 2019; Tung-Thanh, 2023). These studies highlight that high-quality and credible UGC fosters trust and drives consumer purchase intention.

H4. UGC Quality has a positive and significant effect on trust in UGC

H5. UGC Quality has a positive and significant effect on halal cosmetic PI
H6. UGC Quality has a positive and significant effect on halal cosmetic PI trough trust in UGC.

3. Purchase Intention

The concept of purchase intention is crucial in marketing research, as it predicts actual buying behavior. Morwitz (2012) emphasizes that consumers' stated purchase intentions are vital for forecasting sales and informing marketing strategies. Pramesti (2023) shows that attitudes toward content, particularly through UGC, significantly influence purchase intentions, with interactions and homophily enhancing this effect. Shetu (2023) highlights that UGC empowers Generation Z to seek information on social media, shaping their online purchase intentions. Lim et al. (2017) find that while the attractiveness of social media influencers may not directly affect purchase behavior, influencers positively impact consumer attitudes, which in turn influence purchase intentions.

3.1 Trust in UGC Influences Halal Cosmetics Purchase Intention

Zhang (2023) finds that trust in streamers plays a mediating role between engagement factors and purchase intention in live streaming, highlighting the importance of trust in real-time UGC environments. Ani et al. (2019) support this, showing that trust and social presence in social commerce significantly influence purchase intentions, with higher trust levels leading to increased likelihood of purchases. Al-Adwan and Kokash (2019) further emphasize that trust in social networks and peer-generated content enhances consumers' purchase intentions, underscoring that trust in UGC is essential for driving consumer behavior online.

H7. Trust in UGC has a positive and significant effect on halal cosmetics purchase intention.

Method

This study utilized validated measurement items from previous research, with five items for UGC components, three for UGC quality, four for TUGC, and three for PI, using a 5-point Likert scale ranging from "Strongly agree" to "Strongly disagree." The survey instrument was refined with input from academic experts and translated into Google Forms for online distribution. The population in this study consists of the residents of Padang Sidimpuan. A purposive/judgmental sampling technique was employed, with the sample criteria including Muslim women who are frequently exposed to and knowledgeable about content related to Wardah as a brand that markets its products as halal cosmetics. The content in question refers to content created by other consumers who have tried Wardah products, excluding marketing content produced by the company.

The sample size was based on the recommendation of Hair et al. (2021), with a minimum of 150 participants required, given the 15 indicators in this study. Data were collected via online surveys and in-person questionnaires from October 2 to December 31, 2024. PLS-SEM path modeling was used to analyze the relationships among constructs due to its reliability, robustness, and suitability for small sample sizes (Henseler et al., 2015; Hair et al., 2017). A two-stage approach (Anderson & Gerbing, 1988) was used to analyze higher-order constructs, where lower-order components were analyzed first, and their scores were used for the second stage. The analysis was conducted using SmartPLS software version 4.1.0.9, preferred over IBM SPSS Amos due to its compatibility with PLS analysis (Hair et al., 2017; Sarstedt et al., 2019).

Table 1. Profile of respondent's result

	f	%		f	%
Age:			*Occupation:*		
18-24 years old	101	67	*Employed*	46	31
25-34 years old	37	25	*Unemployed*	10	7
35-44 years old	12	8	*Student*	94	63
Total	150		*Social Media Platforms used:*		
Type of UGC preferred			*Facebook*	52	35
Images	81	54	*Instagram*	134	90
Videos	131	87	*Tiktok*	79	53
Blogs	24	16	*Twitter*	20	13
Time spent watching content on a day			*Youtube*	42	28
30 minutes- hour	9	6	*Level of Knowledge about UGC:*		
1-3 h	53	35	*Somewhat knowledgeable*	16	33
3-5 h	44	29	*Moderately knowledgeable*	47	57
5-8 h	25	17	*Very knowledgeable*	87	10
8 hours more	19	13	*Total*	150	

Source(s): Authors, 2024

Result and Discussion

1. Test of the measurement model

PLS analysis allowed for the simultaneous evaluation of both the outer measurement model and the inner structural model, which accommodates both reflective and formative latent variables (Fornell and Bookstein, 1982). Since the proposed model in this study incorporates reflective measures, the initial step in model assessment focused on evaluating the reliability and validity of these measures (Hair et al., 2017). As presented in Table 2, the results from the measurement model assessment show that all indicators demonstrated convergent validity and were deemed reliable. The study accepts a factor loading of 0.60 for each item, with outer loadings greater than 0.60 considered appropriate. Indicators with loadings below 0.60 were excluded (Henseler et al., 2009). All constructs exhibited satisfactory convergent validity, as evidenced by their average variance extracted (AVE) values exceeding the 0.5 threshold (Fornell and Larcker, 1981). Additionally, all measurement items were found to be reliable, with all constructs surpassing the Cronbach's alpha (α) and composite reliability (CR) threshold of 0.70 (Hair et al., 2017). Cronbach's alpha values ranged from 0.871 to 0.881 and CR values ranged from 0.902 to 0.924, with values between 0.70 and 0.91 considered satisfactory to good (Hair et al., 2014). These findings indicate high reliability across the constructs.

Table 2 Measurement model assessment results

Indicators	Loadings	α	CR	AVE	Indicator	Loading	α	CR	AVE
UGCC1	0.826	0.871	0.906	0.658	TUGC1	0.862	0.881	0.918	0.737
UGCC2	0.761				TUGC2	0.837			
UGCC3	0.843				TUGC3	0.860			
UGCC4	0.828				TUGC4	0.874			
UGCC5	0.796				PI1	0.918	0.877	0.924	0.803
UGCQ1	0.802	0.837	0.902	0.754	PI2	0.896			
UGCQ2	0.867				PI3	0.874			
UGCQ3	0.881								

Note(s): α: Cronbach's alpha; CR: composite reliability; AVE: average variance extracted; UGCC: user-generated content compenent; UGCQ: user-generated content quality; TUGC: trust in user-generated content; PI: purchase intention
Source(s): Authors' data generated from SmartPLS (version 4.1.0.9)

The AVE values for the constructs, which are used to assess discriminant validity, were found to exceed the squared correlations of each latent variable (Fornell and Larcker, 1981). As shown in Table 3, the square roots of the AVE values are presented in bold, while the non-bolded values represent the intercorrelations between the constructs. All off-diagonal values were lower than the square roots of the AVE, thereby meeting Fornell and Larcker's (1981) criterion for discriminant validity.

Furthermore, the PLS algorithm results, as shown in Table 4, reveal that all Heterotrait-Monotrait (HTMT) ratios for the latent constructs are below the threshold of 1.00 (Henseler et al., 2015), indicating that there are no issues with discriminant validity based on the HTMT criterion. While some scholars recommend an HTMT threshold of 0.85 (Hair et al., 2021), Gold et al. (2001) suggest a threshold of 0.90, provided that other indicators of discriminant validity, such as the Fornell-Larcker criterion, are also satisfied.

Table 3. Fornell and Larcker Result

	PI	TUGC	UGCC	UGCQ
PI				
TUGC	0.802			
UGCC	0.705	0.804		
UGCQ	0.817	0.890	0.824	

Note(s): Square root of AVE is shown on the diagonal of the matrix in italic; inter-construct correlation is shown off the diagonal. Source(s): Authors' data generated from SmartPLS (version 4.1.0.9)

Table 4. HTMT Result

	PI	TUGC	UGCC	UGCQ
PI	0.896			
TUGC	0.714	0.858		
UGCC	0.626	0.716	0.811	
UGCQ	0.701	0.852	0.719	0.868

Source(s): Authors' data generated from SmartPLS (version 4.1.0.9)

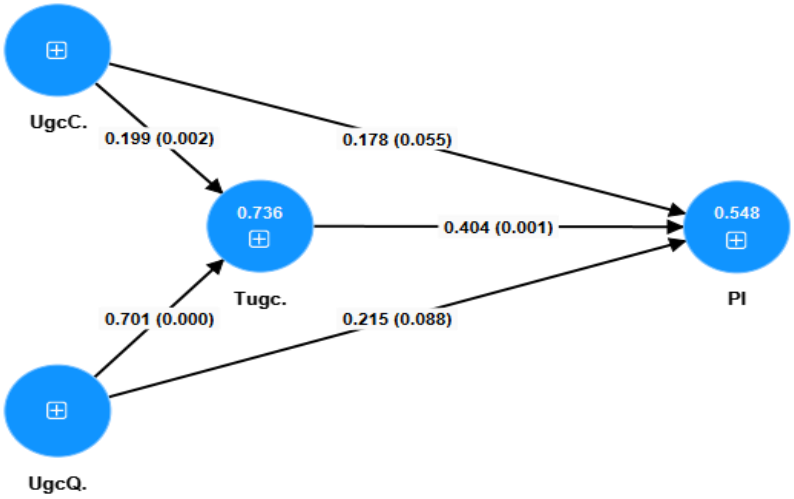

Figure 1. Structural Model.
Source(s): Adapted from SmartPLS (version *4.1.0.9*)

2. Test of hypotheses

The primary objective of this study was to evaluate the predictive power of the endogenous variables within the model (Sarstedt et al., 2014). The assessment of the structural model using PLS-SEM was based on several key criteria, including the strength of path coefficients, R^2 values (which reflect prediction accuracy), and f^2 (effect size) (Hair et al., 2017). Out of the seven hypotheses tested, H1, H3, H4, H6, H7 were supported, while H2 and H5 were not supported. A summary of the findings is provided in Table 6 and Table 7 and also in Figure 1. To assess the strength of the relationships in the model, the coefficient of determination (R^2) was calculated. According to the guidelines of Hair et al. (2011) and Henseler et al. (2009), R^2 values of 0.75, 0.50, and 0.25 correspond to substantial, moderate, and modest levels of prediction accuracy, respectively. In this study, the R^2 values were used to evaluate the predictive accuracy of the structural model, as shown in Figure 1. The highest variance was accounted for by trust in UGC, with an R2 value of 0.736 (74%). PI demonstrated a moderate level of prediction accuracy, with an R2 value of 0.548 (55%).

Table 6. Path Coefition Result (Direct Effect)

	VIF	P Coef	P values	F^2	T	Decision
H1. UGCC-> TUGC	2.068	0.199	0.002	0.089	3.122	Supported
H2. UGCC-> PI	2.251	0.178	0.055	0.031	1.920	Not Supported
H4. UGCQ -> TUGC	2.068	0.701	0.000	0.931	11.152	Supported
H5. UGCQ -> PI	3.992	0.215	0.088	0.041	1.705	Not Supported
H7. TUGC-> PI	3.964	0.404	0.001	0.072	3.228	Supported

Source(s): Authors' data generated from SmartPLS (version 4.1.0.9)

Table 7. Path Coefition Result (Indirect Effect)

	P Coef	P values	F^2	T	Decision
H3. UGCC-> TUGC-> PI	0.080	0.042	0.080	2.038	Supported
H6. UGCQ -> TUGC->PI	0.283	0.002	0.283	3.151	Supported

Source(s): Authors' data generated from SmartPLS (version 4.1.0.9)

Effect size (f^2) values were calculated to assess the impact of exogenous constructs on endogenous constructs (Hair et al., 2017). According to the guidelines, effect sizes of 0.02, 0.15, and 0.35 represent small, medium, and substantial effects, respectively, on the relationship between constructs. A value below 0.02 indicates no significant effect. The results of this study show that UGCC has a small effect on PI (f^2: 0.031) and TUGC (f^2: 0.089). UGCQ has a small effect on PI (f^2: 0.041) but has a substansial effect on TUGC (f^2: 0.931). But when it comes to PI, UGCQ has a small effect (f^2: 0.041).

Regarding the mediation effect, the f^2 value for mediation, referred to as the upsilon-v statistic, is derived by squaring the mediation coefficient. According to Lachowicz et al. (2018), the mediation effect is considered low (0.02), moderate (0.075), or high (0.175). This study indicates a moderate effect of UGCC on PI through TUGC (f^2: 0.080). In contrast, the mediation effect of UGCQ on PI through TUGC (f^2: 0.283), indicating a strong mediation effect, where quality-driven UGC influences purchase intention through trust in UGC.

Trust in User-Generated Content (UGC) plays a critical role in shaping consumer behavior. Previous studies have consistently shown that trust in UGC significantly influences purchase intention. Zhang (2023) highlights that trust in streamers in live streaming environments mediates the relationship between engagement and purchase intention. Similarly, Al-Adwan and Kokash (2019) emphasize that trust in peer-generated content enhances consumers'

purchase intentions, demonstrating the importance of trust in influencing online purchase behavior.

UGC components, such as reviews and ratings, influence consumer behavior primarily through trust. Research by Wang et al. (2022) and Rahayu and Oktafani (2021) supports the idea that UGC components indirectly impact purchase intention by building trust. These findings confirm that while UGC components themselves are important, their effect on purchase intentions is often mediated by the trust they generate among consumers.

The quality of UGC is crucial in shaping consumer trust and driving purchase intentions. Heng Wei et al. (2023) and Geng and Chen (2021) demonstrate that higher-quality UGC significantly boosts trust, which in turn positively affects purchase decisions. Studies by Rita et al. (2019) and Hajli et al. (2017) further support this by showing that high-quality UGC increases customer satisfaction and trust, leading to stronger purchase intentions. This aligns with the finding that UGC quality plays a major role in mediating the relationship between trust and purchase intention.

High-quality UGC not only enhances trust but also serves as a strong mediator in driving purchase intention. Research by Adeloye et al. (2021) and Assaker (2019) supports the view that credible and high-quality UGC fosters trust, which in turn drives consumer purchase intentions. This is consistent with the finding in the current study, where UGC quality shows a significant mediating effect on purchase intentions through trust, underscoring its importance in influencing consumer decisions.

Although UGC components such as reviews and ratings influence purchase intention, their mediation effect is generally weaker compared to the quality of UGC. Rahayu and Oktafani (2021) highlight that while UGC components impact trust, their direct influence on purchase intentions is less pronounced. This finding aligns with the study's results, which show that while UGC components are important, they exert a weaker mediation effect on purchase intentions compared to UGC quality.

3. Discussion

The findings of this study underscore the critical role of trust in User-Generated Content (UGC) in influencing purchase intentions, supporting previous research that highlights trust as a key mediator in consumer behavior. While both UGC components (e.g., reviews, ratings) and UGC quality impact purchase intentions, the study reveals that UGC quality has a significantly stronger mediating effect. This aligns with the work of Heng Wei et al. (2023) and Geng and Chen (2021), who argue that high-quality UGC enhances consumer trust, which, in turn, positively influences purchase decisions. Conversely, UGC components, while important, exert a weaker mediation effect, suggesting that their impact on purchase intentions is contingent on their ability to build trust.

The results imply that marketers should prioritize fostering high-quality UGC over simply increasing the volume of content like reviews or ratings. High-quality content, which is often perceived as more credible and reliable, is more effective at building trust and encouraging purchases. This finding challenges the common assumption that increasing the quantity of UGC is sufficient to drive consumer behavior. Future research should further explore the specific characteristics of high-quality UGC that drive consumer trust and examine whether these findings hold across different product categories and cultural contexts.

4. Limitations and Future Research

This study has a few limitations, including its focus on a specific sample of Muslim women in Padang Sidimpuan, which may limit generalizability. Future studies should expand to other

demographics and regions to validate the findings. Additionally, the study focused on halal cosmetics, so future research should explore other industries to see if similar results hold.

The reliance on self-reported data may introduce bias, and future studies could use different methods, such as experiments or interviews, for more accurate insights. Furthermore, other potential mediators like perceived product quality could be explored in future research to offer a more comprehensive model. Lastly, this study's cross-sectional design limits causal inferences, and future research should consider longitudinal or experimental designs to better understand the long-term effects of UGC on purchase intentions.

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