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Research Article

A Proposed User-Generated Content (UGC) Strategy in Influencing Purchase Intention of Family Segment With Mediation of Perceived Usefulness and Perceived Trust

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Abstract: In the current era of social media utilisation, User Generated Content (UGC) has become a pivotal factor in influencing consumer behaviour, particularly with regard to purchase intention. The present study investigates the influence of UGC on purchase intention in the family segment, with a specific focus on mothers as primary household decision-makers. Utilising a quantitative approach with 152 respondents fitting the family demographic, the study applies Structural Equation Modeling Partial Least Squares (SEM-PLS) to examine the relationships among UGC, perceived usefulness, perceived trust, and purchase intention. The findings indicate that UGC exerts a substantial influence on both perceived usefulness and perceived trust. However, it is important to note that only perceived trust has a direct and mediating effect on purchase intention. Conversely, perceived usefulness, though positively influenced by UGC, does not significantly drive purchase decisions. Furthermore, UGC exerts a direct influence on purchase intention, thereby underscoring its persuasive power that extends beyond the realm of functional value. The findings of this study emphasise the pivotal role of trust in influencing purchasing decisions among family consumers, thereby underscoring its considerable potential impact on consumer behaviour. Consequently, marketing strategies should concentrate on generating credible, honest, and experience-based UGC to effectively target this segment.

Keywords: Family Segment; Perceived Trust; Perceived Usefulness; Purchase Intention; User-Generated Content

1. Introduction

In recent years, Indonesia has seen a significant rise in internet and social media usage, with 143 million users, representing 50.2% of the population and a 2.9% increase from the previous year. A key reason for this growth is the tendency of users to seek information online, with 82.7% accessing the internet for this purpose and 71.9% looking for inspiration. Notably, around 62.6% of users research products and brands on digital platforms before making purchases (We Are Social, 2025). This highlights the essential role of social media in consumer decision-making, prompting many businesses to leverage these platforms for direct marketing. The surge in users creates opportunities for companies to engage their audiences through tailored content-based marketing strategies focused on consumers' search and evaluation behaviors.

The rise of web-based platforms and digital transformation has significantly boosted the number of online content creators, particularly in the UGC model (Zhuang et al. 2024). Since 2005, UGC has gained popularity and consists of media content that meets three criteria: it is shared on social networking sites, created outside professional practices, and showcases creativity (Kumar et al. 2016). Initially, UGC was mostly text-based, like forum posts and comments. However, the emergence of social media has diversified it into various formats,

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including images and videos. The widespread use of smartphones has made capturing and sharing visual content easier, further fueling the growth of visual UGC (Kapoor et al. 2018).

UGC has become crucial in the digital landscape, influencing consumer decisions and shaping online communities (Kapoor et al. 2018). Brands and organizations utilize UGC on social media to maximize reach and reduce marketing costs (Chaffey et al. 2019). Authentic UGC, particularly honest reviews, enhances consumer trust and impacts purchasing decisions significantly. This trust can lead to lower advertising expenses (Chaffey et al, 2022).

Morra et al. (2017) noted that UGC may predict consumer dependency on brands and purchasing behavior. Advocates of UGC can influence consumers by sharing experiences through articles or videos (Putri, 2019). According to Sethna et al. (2017), The promotion of brands by consumers is achieved through the sharing of experiences with the products., thereby enhancing perceived brand quality. Research shows that UGC helps consumers gather information about product attributes, especially for experiential products (Song et al, 2019).

As evidenced by previous studies, the impact of UGC on purchase intention has been thoroughly examined. There is a notable absence in the extant literature of any discussion of how UGC can be strategically leveraged to target the family segment, which has different purchasing motivations compared to other segments. As UGC often presents real experiences from other consumers, it serves as a powerful tool to influence family purchasing decisions, as it aligns with the practical needs and values of this segment.

The aim of this study is to identify the factors in UGC that significantly influence purchase intention in the family segment, with a particular focus on mothers as the primary decision-makers in households. Moreover, the present study aims to examine the influence of perceived usefulness and perceived trust on consumer purchase intentions within the UGC context. The study's objective is to formulate strategic recommendations for designing and implementing effective UGC strategies, thereby optimising purchase intentions within the family segment.

2. Literature Review

The Uses and Gratification (UG) theory focuses on how active users select specific media to meet their needs. This audience-centered approach highlights UGC, which includes various forms of digital media shared on platforms like social media (Menon, 2022). Research by Priya & Annapoorni (2022) indicates that understanding how digital content engages customers is crucial for enhancing customer involvement and purchase intentions. The UGC theory explains that satisfaction with information quality primarily influences media use, as noted by Thongmak (2020). When users find information accurate, relevant, and useful, they are more likely to engage in social commerce activities.

2.1 Social Media

Social media is a platform that connects users through content exchange, fostering both existing and new relationships (Kaplan & Haenlein, 2010; Van Dijk, 2020). It has transformed public communication by breaking down social barriers and enabling continuous interaction. Additionally, social media serves as a medium for self expression and significantly influences public opinion and discourse (Ardianto, 2011).

Mayfield (2008) identifies four main characteristics of social media. 1) participation encourages contributions and feedback from users. 2) openness ensures that all uploaded content is accessible to the public and can be responded to by anyone. 3) connectedness allows for two-way or multi-directional conversations, which distinguishes social media from conventional media that is one-way. 4) Advocacy allows users to reach a wide audience and garner support for the issues they stand for. This 'content-generating network' facilitates online content review, real-time feedback, and community engagement, enhancing visibility (Curran and Lennon, 2011). Furthermore, it decentralizes information dissemination among users (Abrahams et al. 2012).

2.2 User Generated Content (UGC)

The relationship between social media and UGC is one of mutual enhancement, with UGC varying across different online platforms like Twitter, YouTube, Facebook, and Instagram (Kaplan & Haenlein, 2010). UGC includes text, images, audio, video, and infographics, serving as a powerful tool for influencing consumer decisions (Hong et al. 2017). Defined as content created by users based on their experiences, UGC can take the form of blog posts, testimonials, and discussions (Mathur et al., 2021). It reflects authentic consumer experiences, making it valuable for understanding preferences. Studies show that consumers often find UGC more credible than company-generated content (Purnawirawan et al, 2015; Fay & Larkin, 2017), primarily due to a general distrust of marketing messages and a greater reliance on personal networks.

As Floyd et al. (2014) have observed, social influence exerts a significant effect on purchasing decisions, with user-generated content (UGC) playing a pivotal role in this regard. A study by Geissinger & Laurell (2016) found that 70% of consumers seek out reviews before making a purchase, often starting their search on social media. Labrecque (2014) revealed that 78% of consumers expressed greater trust in content shared by others than in industry data, while Breitsohl et al. (2015) found that 60% of consumers expressed trust in consumer posts about products. It has been demonstrated that approximately 49% of consumers make purchasing decisions based on UGC. Additionally, those using social media for product research tend to make better purchasing choices, highlighting the multifaceted influence of UGC on consumer behavior.

2.3 Perceived Usefulness

The concept of perceived usefulness is predicated on the extent to which a digital offer corresponds with a customer's daily life, such as shopping or banking (Arnold et al., 2005). It plays a pivotal role in motivating consumer benefits and is positively associated with purchase intentions (Chaffey et al., 2016). In the Technology Acceptance Model (TAM), perceived

usefulness is defined as the degree to which an individual believes that a new technology can enhance their performance (Davis, 1989). As posited by Davis, Bagozzi, and Warshaw (1992), the concept pertains to consumers' perceptions of outcomes, encompassing four pivotal indicators: The following four factors must be considered when evaluating the performance of a given system: (1) improvement in performance, (2) productivity, (3) effectiveness, and (4) usefulness.

2.4 Perceived Trust

Trust is a potential outcome of risk reduction, and completely eliminating risk in the online environment is often unattainable. One strategy to address risks in online transactions is to enhance user trust. According to Chaffey and Chadwick (2016), increasing trust while reducing perceived risk can lead to a positive online reputation for organizations.

Perceived trust refers to an individual's belief in the reliability of an entity, such as a person or brand, and is a key factor in how consumers interact with these entities (Lewis & Weigert, 1985). Trust is a complex, multidimensional concept; Mayer et al. (1995) define it as an individual's willingness to be responsive to others based on the expectation of mutual respect, independent of supervision. The Perceived Trust variable consists of four principles: safety, trust, honesty, and satisfactory service. This essay will overview the relevant literature on this topic.

2.5 Family Segment

A market segment can be defined as a group of customers who share similar needs and wants. The objective of marketers is to identify the number and nature of these segments and to select those to be targeted. Some researchers use descriptive characteristics like geographic, demographic, and psychographic attributes, while others focus on behavioral factors such as responses to benefits or usage occasions (Kotler and Keller, 2021).

In marketing, the family unit plays a crucial role as a consumer and decision-maker, with members taking on roles such as initiator, influencer, gatekeeper, and decision-maker (Muthuraj and Sudalayandi, 2015). A study by Buchdadi (2024) segmented Walmart customers into five groups: The first segment comprises customers over the age of 55 who demonstrate a high propensity for purchasing premium products. The second segment consists of customers between the ages of 36 and 45 who exhibit moderate spending habits when it comes to household items. The third segment includes young adults between the ages of 18 and 25, who exhibit variable purchasing patterns for low to mid-range items. The fourth segment is made up of young families between the ages of 26 and 35, who demonstrate diverse expenditure patterns. The fifth and final segment encompasses customers between the ages of 46 and 55, who exhibit consistent moderate spending habits.

2.6 Purchase Intention

Purchase intention refers to the likelihood that consumers will engage in future purchasing behaviors (Gautam V & Sharma V, 2017). It arises as a response to desires for products or services based on past experiences and needs (Kotler & Keller, 2016). In

marketing, understanding purchase intention is crucial as it connects consumer interest with actual buying behaviors. Schiffman and Kanuk (2014) identify five indicators of purchase intention: (1) seeking product information, (2) considering purchases, (3) interest in trying products, (4) wanting to know more about products, and (5) the desire to own a product.

In today's digital age, consumers can easily share their opinions online, which enhances information dissemination and interactivity, helping reduce information asymmetry. This includes activities such as content sharing that influence purchasing intentions (Wang XH et al, 2015). As noted by Nusairat et al. (2021), UGC plays a significant role in shaping perceptions and motivating purchasing intentions. Research by Liaw et al. (2022) suggests a positive relationship between UGC and purchase intention.

3. Conceptual Framework

The conceptual framework integrates insights from the literature to address the research objectives. It outlines how UGC influences the purchase intentions of the family segment. Additionally, it highlights how perceived usefulness mediates the relationship between the quality of UGC and purchase intention. These perceptions ultimately drive purchase intentions, affecting the brand's ability to successfully expand into the family market.

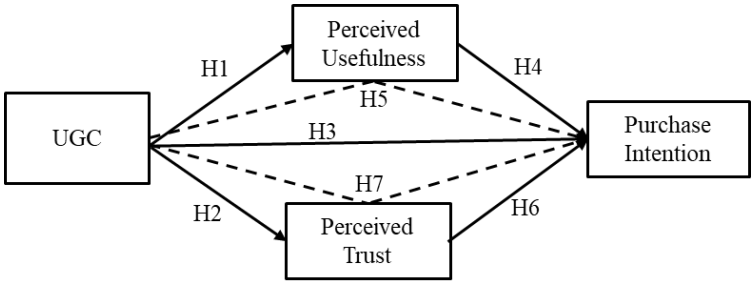

Figure 1. Conceptual Framework

3.1 The Influence of UGC on Perceived Usefulness

As demonstrated in the relevant literature, the findings of Filieri et al. (2021) indicate that ease of use and usability have a positive impact on the use of UGC platforms. It is evident that when a UGC platform offers tangible benefits to its users and possesses credibility in delivering recommendations and reviews to assess the quality and performance of a product prior to purchase, users experience a sense of satisfaction and are inclined to return to the platform. Subsequently, the UGC exerts a positive influence on the perceived usability (Thirakulwanich & Sawmong, 2022).

H1: UGC positively influence perceived usefulness

3.2 The Influence of UGC on Perceived Trust

Research conducted by Lou & Yuan (2019) found that the informative value of UGC positively affects consumer trust in branded content on social media. This finding indicates that consumers are more likely to trust and engage with content if they perceive it to be informative and trustworthy. The present study finds that the impact of the User Generated Content (UGC) is stronger in terms of fostering trust in such content when compared with that generated by marketers (Choi & Lee, 2017).

H2: UGC positively influence on perceived trust

3.3 The Influence of UGC on Purchase Intention

Positive feedback on UGC increases trust among potential customers and fosters purchase intentions (Daowd et al., 2020). Consumers tend to have a more favorable attitude towards products with numerous positive evaluations and informative contributions. Relevant product information also boosts purchase intention (Alalwan, 2018). Additionally, customers are more likely to buy products recommended by influential social media figures (Lim et al., 2017). UGC plays a crucial role in marketing, significantly impacting consumer purchase intentions by showcasing brands on social media platforms (H. Li & Tu, 2024).

H3: UGC positively influence on purchase intention.

3.4 The Influence of Perceived Usefulness on Purchase Intention

According to Faradila and Soesanto (2016), the perceived usefulness of internet use depend on the level of benefits users receive. The adoption of platforms hinges on their usefulness and ability to facilitate activities. Social media has expanded consumers' access to product evaluation information and experiences (Gibreel et al., 2018). It serves as a contemporary tool for seeking product information and feedback, significantly influencing purchasing decisions (Huseynov & Dhahak, 2020). This finding is consistent with the research conducted by Ventre & Kolbe (2020), which demonstrated that the perceived usefulness of UGC can influence consumer purchase intentions. As posited by Geng and Chen (2021) and Wakhida and Sanaji (2020), the relationship between UGC and purchase intent can be mediated by tangible benefits.

H4: Perceived usefulness positively influence on purchase intention.

H5: Perceived usefulness is able to mediate in the relationship between UGC and purchase intention.

3.5 The Influence of Perceived Trust on Purchase Intention

In the study by Geng & Chen (2021), trust is described as a consumer's tendency to be influenced by integrity, kindness, and skill in recommending products based on UGC. Effective communication plays a crucial role in building this trust. As Doni Juni Priansah (2017) points out, trust encompasses all consumer knowledge and conclusions regarding a product's attributes and benefits. The perceived trust of UGC significantly affects purchase intentions, with trust mediating the relationship between UGC and purchase intent (Geng & Chen, 2021).

H6: Perceived trust positively influence on purchase intention.

H7: Perceived trust is able to mediate in the relationship between UGC and purchase intention.

4. Method

The study employed questionnaires distributed via Google Forms to a selected sample of mothers, aiming to gain insights into their consumer behavior regarding the relationship between user-generated content (UGC) and purchase intention. Structural Equation Modeling Partial Least Squares (SEMPLS) was used to evaluate the correlation between UGC, perceived usefulness, perceived trust, and purchase intention using quantitative data. This method is effective in collecting significant data efficiently (Sugiyono, 2013). Hair et al. (2022) note that questionnaires align well with hypothesis testing models like SEMPLS, enabling the assessment of latent constructs with reliable measurement scales.

In this study, the author used a purposive sampling approach, according to Dana P. Turner (2020), purposive sampling is used when a researcher wants to target an individual with characteristics of interest in a study. The reason use purposive sampling is because there are specific criteria or not just anyone can be sampled in this study. The criteria for respondents used for the sample, namely: 1). Married/family female respondents 2). Ages 26-45 years or >45 years 3). Using social media 4). Have ever seen UGC content.

This study uses the Lemeshow formula, the use of this formula is because the population is unknown, gives an idea of how likely the research results will reflect the real state of the population, and the author want to know the proportion of people who have certain characteristics in a population.

Through the above formula, the number of samples to be taken is :

$$n = \frac{1{,}96\ x\ 0{,}5\ x\ (1 - 0{,}5)}{0{,}08^2}$$

$$n = 150$$

Based on Lemeshow's formula, the n obtained is 150 people. In this study, the author had to collect data from a sample of at least 150 people.

5. Result And Discussion

This study involved 152 female family respondents who are social media users and have seen UGC content related to food products. The following table shows the results of the screening and demographic data.

Table 1. Results of The Screening and Demographic Data

Screening Data	Sum	Percentage
Media Social		
Media Social Users	152	100%
Media Social Platform		
Tiktok	43	28.29%
Instagram	94	61.84%
Facebook	2	1.32%
YouTube	5	3.29%
Twitter	8	5.26%
UGC		
have seen UGC content	152	100%
Interested Type of UGC Related to Food Products		

Short-form Video	143	94.08%
Long- form Video	5	3.29%
Picture	3	1.97%
Review text	1	0.66%
Types of UGC Most Helpful When Considering Buying Food Products		
Content that shows other customers' positive experiences	26	17.11%
Content that shows recipes or tips on food product-related creations	78	51.32%
Product Review	48	31.58%
Demography Data		
Gender		
Female	152	100%
Age		
26 - 35	119	78.29%
36 - 45	28	18.42%
> 45	5	3.29%
Marital Status		
Married	152	100%
Domicile City		
West Java	102	67.11%
East Java	4	2.63%
Central Java	4	2.63%
DKI Jakarta	42	27.63%
Work Status		
Full Time	71	46.71%
Part Time	8	5.26%
Entrepreneur	14	9.21%
Freelancer	7	4.61%
Not working / Housewife	52	34.21%
Frequency of Instant Food Purchase/Month		
< 5	42	27.63%
5 -10	74	48.68%
11 - 20	29	19.08%
> 20	7	4.61%

5.1 Outer Model

5.1.1 Convergent Validity

The convergent validity test assesses how well the developed indicators represent the measured latent variables, typically using loading factor values. Indicators are considered valid if they have a loading factor of ≥ 0.70 (Wiyono, 2020).

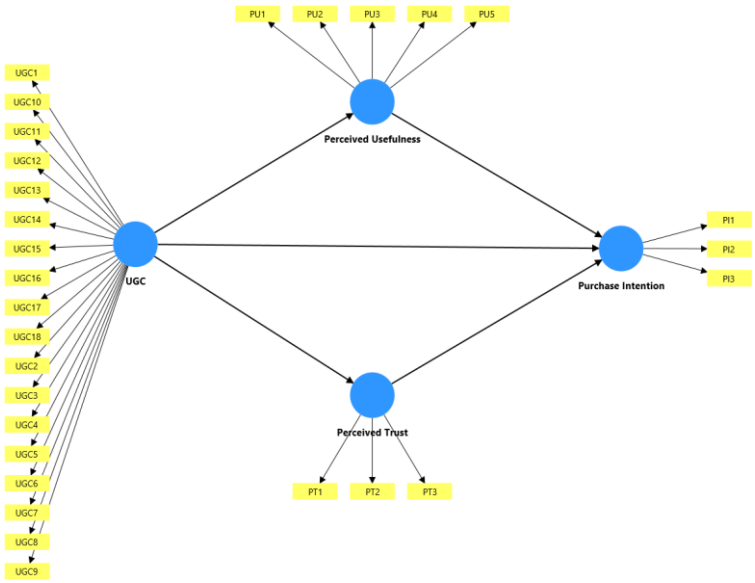

Figure 2. Initial Data of Model Analysis

Table 2. Initial Loading Factors Data

	Loading Factors
PI1	0.907
PI2	0.891
PI3	0.929
PT1	0.928
PT2	0.927
PT3	0.945
PU1	0.752
PU2	0.787
PU3	0.825
PU4	0.815
PU5	0.759
UGC1	0.717
UGC10	0.672
UGC11	0.497
UGC12	0.542
UGC13	0.736
UGC14	0.547
UGC15	0.639
UGC16	0.523
UGC17	0.675
UGC18	0.713
UGC2	0.597
UGC3	0.651
UGC4	0.690
UGC5	0.650
UGC6	0.747
UGC7	0.731
UGC8	0.641
UGC9	0.708

At the initial stage of model analysis, all construct indicators were included thoroughly as shown in Figure 2 (initial data). However, the results of the outer loading test show that there are several indicators that have values below the minimum threshold of 0.70, which indicates a low contribution to the latent construct they represent. Therefore, adjustments were made by eliminating indicators that did not meet the convergent validity criteria (<0.70), and retaining items that had strong loading values and representative substance to the construct. This adjustment aims to improve the quality of the model, especially in the aspects of indicator reliability, convergent validity, and discriminant validity. The results of the model after adjustment showed a significant increase in construct validity, which was then used for testing the overall structural model.

5.2 Loading Factors

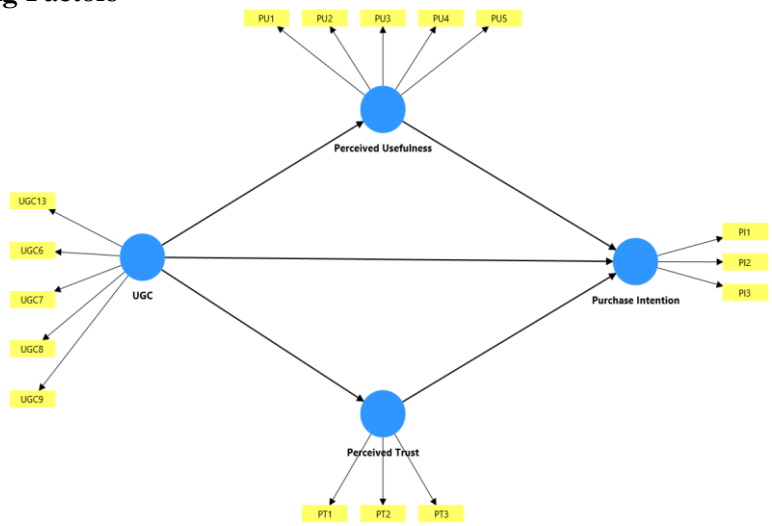

Figure 3. SEM PLS Model

Table 3. Result of Loading Factors

	Outer loadings
PI1	0.907
PI2	0.890
PI3	0.930
PT1	0.927
PT2	0.929
PT3	0.944
PU1	0.741
PU2	0.783
PU3	0.822
PU4	0.819
PU5	0.768
UGC13	0.749
UGC6	0.807
UGC7	0.793
UGC8	0.791

UGC9	0.826

Table 3 presents the test results from this study, showing that all indicators of UGC, Perceived Usefulness, Perceived Trust, and Purchase Intention have a loading factor value of 0.70 or higher. This indicates that each indicator in the model meets the crierion for convergent validity.

5.3 Average Variance Extracted (AVE)

Average Variance Extracted (AVE) measures convergent validity at the construct level, indicating how much a latent variable explains the variance of its indicators. An AVE value of ≥ 0.50 is considered sufficient for establishing convergent validity (Haryono, 2016).

Table 4. Result of AVE

	Average Variance Extracted (AVE)
Perceived Trust	0.871
Perceived Usefulness	0.620
Purchase Intention	0.827
UGC	0.630

5.4 Discriminant Validity

5.4.1 Cross Loading

Cross loading helps evaluate discriminant validity by comparing the correlation of indicators with their intended construct against their correlation with other constructs. An indicator shows good discriminant validity if its loading on its own construct is higher than on others (Haryono, 2016).

Table 5. Result of Cross Loading

	Perceived Trust	**Perceived Usefulness**	**Purchase Intention**	**UGC**
PI1	0.626	0.545	0.907	0.652
PI2	0.497	0.526	0.890	0.657
PI3	0.580	0.509	0.930	0.661
PT1	0.927	0.503	0.559	0.600
PT2	0.929	0.516	0.575	0.647
PT3	0.944	0.483	0.619	0.576
PU1	0.433	0.741	0.335	0.479
PU2	0.307	0.783	0.370	0.546
PU3	0.370	0.822	0.457	0.625
PU4	0.489	0.819	0.550	0.621
PU5	0.494	0.768	0.520	0.666
UGC13	0.490	0.617	0.660	0.749
UGC6	0.474	0.652	0.553	0.807
UGC7	0.434	0.608	0.506	0.793
UGC8	0.685	0.549	0.584	0.791
UGC9	0.479	0.567	0.545	0.826

5.4.2 Fornell Larcker Criterion

The Fornell Larcker Criterion evaluates discriminant validity in Partial Least Squares Structural Equation Modeling (PLS-SEM). It is achieved when the square root of the Average Variance Extracted (AVE) for each construct exceeds the correlations with other constructs.

This AVE value is placed on the diagonal of the Fornell Larcker table and must be greater than the correlations outside the diagonal (Haryono, 2016).

Table 6. Result of Fornell Larcker Criterion

	Perceived Trust	Perceived Usefulness	Purchase Intention	UGC
Perceived Trust	0.933			
Perceived Usefulness	0.537	0.787		
Purchase Intention	0.626	0.579	0.909	
UGC	0.651	0.756	0.722	0.793

5.4.3 Heterotrait-Monotrait Ratio (HTMT)

HTMT represents a contemporary methodology for the assessment of discriminant validity in the context of PLS-SEM analysis. As posited by Henseler et al. (2015), discriminant validity is satisfied if the HTMT value between two constructs is less than 0.90 for similar models or less than 0.85 for more conservative ones. A high HTMT value (>0.90) has been demonstrated to suggest the potential for overlap between constructs, thus indicating an absence of conceptual distinction.

Table 7. Result of HTMT

	Perceived Trust	Perceived Usefulness	Purchase Intention	UGC
Perceived Trust				
Perceived Usefulness	0.599			
Purchase Intention	0.686	0.650		
UGC	0.726	0.876	0.822	

5.5 Reability Test

The reliability test in PLS-SEM assesses internal consistency among indicators of a construct. Two key indicators are Cronbach's Alpha and Composite Reliability, both of which should be ≥0.70 to ensure consistency in measuring the intended latent variable (Wiyono, 2020).

Table 8. Result of Reability

	Cronbach's alpha	Composite reliability (rho_a)
Perceived Trust	0.926	0.927
Perceived Usefulness	0.847	0.856
Purchase Intention	0.895	0.896
UGC	0.853	0.853

5.6 Inner Model Test

R-Square testing in PLS-SEM quantifies the proportion of variation in endogenous variables that is attributable to exogenous variables. An R2 value of 0.75 is indicative of a strong correlation, 0.50 of a moderate correlation, and 0.25 of a weak correlation (Savitri et al., 2021). Q-Square testing is a method of assessing a model's predictive ability. If Q2 is

greater than 0, the model is considered to be effective in predicting outcomes. Conversely, if Q2 is less than 0, the model is deemed to have no predictive ability (Haryono, 2016).

Table 9. Result of Inner Model Test

	R-square	Predictive Relevance (Q2)
Perceived Trust	0.424	0.413
Perceived Usefulness	0.571	0.558
Purchase Intention	0.565	0.512

5.7 Path Coefficient and Hypothesis Testing

The process of hypothesis testing in a structural model entails the analysis of the path coefficient, the t-statistic, and the p-value, with a view to evaluating the significance of relationships between variables. According to Wiyono (2020), the relationship is deemed to be significant if the t-statistic exceeds 1.96 (5% significance level) and the p-value is below 0.05. The path coefficient, ranging from -1 to +1, signifies the strength and direction of the relationship between the variables. Positive coefficients indicate a unidirectional relationship, whereas negative values suggest an opposite relationship. The utilisation of this analysis facilitates the empirical validation of research hypotheses, with this validation being based on the available data.

Table 10. Result of Path Coefficient and Hypothesis Testing Direct Effects

	Original sample (O)	T statistics (|O/STDEV|)	P values	Outcomes
Perceived Trust -> Purchase Intention	0.267	3.248	0.001	H6 Accepted
Perceived Usefulness -> Purchase Intention	0.051	0.556	0.578	H4 Rejected
UGC -> Perceived Trust	0.651	11.346	0.000	H2 Accepted
UGC -> Perceived Usefulness	0.756	22.048	0.000	H1 Accepted
UGC -> Purchase Intention	0.510	5.011	0.000	H3 Accepted

Based on the results of path analysis of the direct relationship between variables, it was found that five of the six hypotheses proposed had a significant effect, while one hypothesis was rejected because it did not show statistical significance.

H1 - UGC has a significant effect on Perceived Usefulness (H1) with a coefficient of 0.756 and a p value of 0.000 (<0.05), and a T-statistic of 22.048. This shows that the higher the respondents' perception of user-generated content, the greater their perception of the usefulness of the content in the purchasing decision-making process.

H2 - UGC also has a significant effect on Perceived Trust (H2) with a coefficient value of 0.651 and a p-value of 0.000, which reinforces that UGC content is considered capable of increasing consumer trust in product information.

H3 - UGC directly has a significant effect on Purchase Intention (H3) with a coefficient value of 0.510 and a p-value of 0.000, indicating that UGC is able to encourage purchase intention directly, without the need to go through a mediator.

H4 - contrary to expectations, Perceived Usefulness does not have a significant effect on Purchase Intention (H4), with a coefficient value of only 0.051, a p-value of 0.578, and a very low T-statistic (0.556). This result indicates that although respondents find UGC content useful, the perceived usefulness does not necessarily increase the desire to purchase the product. This could be because consumers need more than just functional information-they also need a stronger sense of trust, emotional connection, or social proof to make a purchase decision.

H6 - Perceived Trust is also shown to have a significant direct effect on Purchase Intention (H6), with a coefficient value of 0.267 and a p-value of 0.001. This indicates that the higher the level of consumer trust in the information in the UGC, the greater their propensity to purchase the product in question.

Overall, these findings suggest that trust plays a more important role than usefulness in shaping purchase intention, especially in the context of the housewife segment. Therefore, a UGC communication strategy focused on trust and authenticity of content may be a more effective approach to increase purchase intention.

Table 11. Result of Path Coefficient and Hypothesis Testing Indirect Effects

	Original sample(O)	T statistics (|O/STDEV|)	P values	Outcomes
UGC -> Perceived Usefulness -> Purchase Intention	0.039	0.552	0.581	H5 Rejected
UGC -> Perceived Trust -> Purchase Intention	0.174	3.018	0.003	H7 Accepted

Testing the indirect effects showed that of the two mediation paths analysed, only one path showed a significant effect. These results provide important insights into the mechanism of how User-Generated Content (UGC) influences purchase intention through the mediating variables tested.

H5 - the path UGC → Perceived Usefulness → Purchase Intention (H5) shows a coefficient value of 0.039 with a T-statistic of only 0.552 and a p-value of 0.581. Since the p-value is greater than 0.05, this hypothesis is rejected, which means that perceived usefulness does not significantly mediate the relationship between UGC and purchase intention. Although UGC was rated as useful by respondents, the perceived usefulness was not strong enough to drive them to make a purchase decision, indicating that the informative function alone was not enough to drive conversion in this context.

H7 - In contrast, the path UGC → Perceived Trust → Purchase Intention (H7) yielded significant results, with a coefficient of 0.174, a T-statistic of 3.018, and a p-value of 0.003. This indicates that perceived trust significantly mediates the effect of UGC on purchase intention. That is, UGC is able to drive purchase intention more effectively if the content builds trust, such as being perceived as honest, reliable, and coming from real consumer experiences.

These findings confirm that trust serves as a more important mediator than perceived usefulness in linking UGC to purchase intention. This is especially evident among housewives, who tend to place more emphasis on the trust they feel towards a product before deciding to buy it for their family.

6. Conclusion

The results of this study demonstrate the considerable impact of User-Generated Content (UGC) on purchase intention within the family segment, particularly among mothers as primary decision-makers. The findings of the study demonstrate that UGC has a positive impact on both perceived usefulness and perceived trust. However, it was found that only perceived trust significantly mediated the relationship between UGC and purchase intention. Furthermore, UGC directly impacts purchase intention, thereby underscoring its persuasive influence that exceeds its informational value.While respondents acknowledged the concept of perceived usefulness, this did not translate into a stronger intention to purchase. This finding suggests that emotional and relational aspects, such as trust and authenticity, play a more dominant role in driving consumer behaviour in this segment. In contrast, trust emerged as a critical factor, both directly influencing purchase intention and acting as a mediator in the UGC–intention link.Consequently, UGC strategies that emphasise honesty, real-life consumer experiences, and credibility are more likely to succeed in increasing purchase intention among family consumers. These findings provide marketers with actionable insights for designing effective UGC-based campaigns tailored to family-oriented audiences, especially mothers.

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