

User Generated Content as a Moderating Variable of the Influence of Brand Trust on Customer Satisfaction

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ABSTRACT

Persaingan pasar yang semakin ketat, didorong oleh digitalisasi dan konektivitas sosial, menempatkan Kepercayaan Merek sebagai aset non-finansial paling penting yang dimiliki suatu organisasi. Kepercayaan Merek telah lama terbukti secara langsung memengaruhi Kepuasan Pelanggan karena mengurangi risiko dan ketidakpastian dalam keputusan pembelian dan penggunaan layanan. Namun, era digital telah memperkenalkan variabel dinamis baru, yaitu Konten Buatan Pengguna (UGC) - konten yang dibuat oleh konsumen (seperti ulasan, testimoni, vlog unboxing, dan komentar media sosial) daripada oleh merek itu sendiri—yang berfungsi sebagai sumber informasi yang secara inheren dianggap lebih kredibel dan autentik. Studi ini bertujuan untuk memeriksa dan menganalisis peran UGC sebagai variabel moderasi dalam hubungan kausal antara Kepercayaan Merek dan Kepuasan Pelanggan, khususnya dalam konteks pasar [Sebutkan konteks spesifik, misalnya, e-commerce atau industri perhotelan]. Dengan menggunakan pendekatan kuantitatif dengan model regresi hierarkis (Analisis Regresi Moderasi), penelitian ini menguji hipotesis bahwa dampak positif Kepercayaan Merek terhadap Kepuasan Pelanggan akan diperkuat (moderasi positif) ketika Pelanggan terpapar volume dan kualitas UGC yang tinggi dan konsisten, atau sebaliknya, dampaknya dapat dilemahkan oleh UGC negatif.

Increasingly fierce market competition, driven by digitalization and social connectivity, places Brand Trust as the most critical non-financial asset an organization possesses. Brand Trust has long been proven to directly influence Customer Satisfaction because it reduces risk and uncertainty in purchasing decisions and service usage. However, the digital era has introduced a new dynamic variable, namely User Generated Content (UGC)- content created by consumers (such as reviews, testimonials, unboxing vlogs, and social media comments) rather than by the brand itself—which serves as a source of information that is inherently perceived as more credible and authentic. This study aims to examine and analyze the role of UGC as a moderating variable in the causal relationship between Brand Trust and Customer Satisfaction, specifically in the context of the [Specify specific context, e.g., e-commerce or hospitality industry] market. Using a quantitative approach with a hierarchical regression model (Moderated Regression Analysis), this study tests the hypothesis that the positive impact of Brand Trust on Customer Satisfaction will be strengthened (positive moderation) when Customers are exposed to high and consistent volume and quality of UGC, or conversely, the impact can be weakened by negative UGC.



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INTRODUCTION

In the contemporary market ecosystem, driven by the proliferation of digital *platforms*, instant connectivity, and *smartphones*, there has been a fundamental shift from a *product-centric* to a *customer-centric* paradigm (Afandi et al. 2021) & (Ardani 2020). Today's consumers are no longer passive recipients of marketing messages from brands; instead, they are active participants, *co-creators* of value, and most importantly, the most credible source of information for their peers. This highly transparent environment demands that companies focus not only on product or service quality, but also on building and maintaining strong emotional connections with consumers. Amidst the digital information frenzy, two key pillars determine the success of brand-consumer relationships: *Brand Trust* and *Customer Satisfaction* (Adela and Tecolalu 2017).

Customer Satisfaction (Y) is the ultimate goal of most marketing and quality management strategies. Conceptually, Customer Satisfaction can be defined as a consumer's post-purchase psychological evaluation comparing the perceived performance of a product or service with their pre-set expectations (Oliver 1997). The Expectancy-Disconfirmation Model asserts that satisfaction occurs when performance exceeds expectations (*positive disconfirmation*), while dissatisfaction arises when performance fails to meet expectations (*negative disconfirmation*). Customer satisfaction is a critical predictor of future consumer behavior, directly influencing loyalty, repeat purchase intentions, and willingness to engage in *positive word-of-mouth* (WOM). In the digital context, the impact of this positive WOM is amplified, spreading at an exponential rate and influencing prospective purchasing decisions on a larger scale (Narto and Hotimah 2024).

Brand Trust (X) serves as a fundamental antecedent to Customer Satisfaction, particularly in transactions involving high levels of risk and uncertainty, such as the purchase of *online* services or technology products. Brand Trust can be defined as the average consumer's willingness to rely on a brand's ability, credibility, and integrity, based on the belief that the brand will deliver on its promises (Muntinga 2011). Trust acts as a risk reduction mechanism; when consumers trust a brand, they reduce the time and energy spent searching for and processing information, thereby simplifying the decision-making process. A large body of literature has consistently found that the higher a consumer's level of trust in a brand, the more likely they are to report high levels of satisfaction after a purchase or service experience, even if there are minor performance deficiencies. Trust creates a *buffer* against minor negative disconfirmations (Moorman 1992). However, amidst the flood of instantly accessible *online information and reviews*, a crucial question arises: *Does the relationship between Brand Trust and Customer Satisfaction remain linear and consistent, or is this relationship modified and strengthened (or weakened) by powerful external influences?*

This is where User Generated Content (UGC) plays a crucial role. UGC is defined as any form of content, including reviews, *ratings*, videos, *blog posts*, unboxing *vlogs*, or images, that is voluntarily created and published by consumers, not by the brand itself (Morgan 1994). UGC is the digital manifestation of *electronic Word-of-Mouth* (eWOM), and is considered to have significantly higher credibility than *Brand-Generated Content* (BGC). According to Source Credibility Theory, messages delivered by sources perceived as neutral, unbiased, and experienced (i.e., other consumers) will influence recipients' attitudes and evaluations more than messages from commercial sources (Niken Mita Sari, Madnasir, and Rosilawati 2025). UGC serves as a *litmus test* of a brand's promise: positive content can strengthen existing beliefs built on *Brand Trust*, transforming cognitive beliefs into solid emotional satisfaction. Conversely, exposure to negative UGC can rapidly erode the foundations of Brand Trust and directly destroy the potential for Satisfaction, even before consumers actually experience the product (Lobato 2012).

Although Brand Trust and Customer Satisfaction are well-established constructs in the marketing literature, and UGC is recognized as a dominant force in the digital ecosystem, the literature has not yet sufficiently explored the role of UGC as a moderating variable in the Brand Trust relationship \rightarrow Customer Satisfaction (Juliana and Johan 2020). Existing studies often treat UGC solely as an independent variable influencing purchase decisions, or as a variable that directly influences trust or satisfaction. A critical gap is the lack of empirical evidence testing the interaction hypothesis: Does exposure to UGC change the strength or direction of the impact of Brand Trust on Customer Satisfaction? Specifically, this research needs to examine whether positive UGC strengthens (positively moderates) the trust effect, making already trusting customers highly satisfied, or whether negative UGC

weakens (negatively moderates) the trust effect, causing even trusting customers to feel dissatisfied when real-world evidence (UGC) contradicts it (Amron 2018).

Therefore, this study aims to quantitatively analyze the role of User Generated Content (UGC) as a moderating variable in the influence of Brand Trust on Customer Satisfaction in the context of digital markets (Keller 2016). These findings will contribute significantly to the brand management and digital marketing literature, providing a more nuanced understanding of how *authentic social proof* represented by UGC should be strategically managed to optimize customer loyalty (P. Kotler 2008).

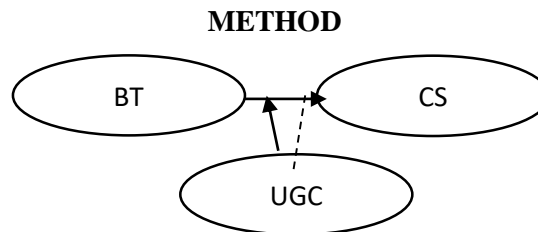


Figure 1. Model

Hypothesis:

H1: The Influence of Brand Trust on Customer Satisfaction

H2: User Generated Content Can Moderates The Influence of Brand Trust on Customer Satisfaction

This study adopts a quantitative causal survey design to examine the moderating role of *User Generated Content* (UGC) on the influence of Brand Trust on Customer Satisfaction with a target of at least 200 to 300 respondents who have transacted with the brand and are exposed to UGC, selected through a *purposive sampling* technique (shafira aida meilia 2024) & (Gitosudarmo 2000) . Data analysis will be fully conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0 software , encompassing two main stages: first, evaluation of the Measurement Model to ensure the reliability and validity (convergent and discriminant) of the instrument (using *Composite Reliability* , AVE, and HTMT criteria); and second, evaluation of the Structural Model through a Bootstrapping procedure (at least 5000 *resamples*) to test the significance of the path coefficients, especially the interaction variables (Brand Trust X UGC) (Ferdinand 2000) & (P. T. Kotler 2017) , in order to validate the hypothesis of a moderating effect on Customer Satisfaction (I Komang Adi Setiawan 2023).

RESULT AND DISCUSSION

Background Analysis

In the contemporary market ecosystem, driven by the proliferation of digital *platforms* , instant connectivity, and *smartphones* , there has been a fundamental shift from a *product-centric* to a *customer-centric* paradigm (Afandi et al. 2021) & (Ardani 2020) . Today's consumers are no longer passive recipients of marketing messages from brands; instead, they are active participants, *co-creators* of value, and most importantly, the most credible source of information for their peers. This highly transparent environment demands that companies focus not only on product or service quality, but also on building and maintaining strong emotional connections with consumers . Amidst the digital information frenzy, two key pillars determine the success of brand-consumer relationships : *Brand Trust* and *Customer Satisfaction* (Adela and Tecoalu 2017) .

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Evaluation of the Measurement Model

This evaluation aims to test the validity (convergent and discriminant) and reliability of the instruments used to measure Brand Trust (X), Customer Satisfaction (Y), and *User Generated Content* (Z).

Reliability and Convergent Validity

Table 1. Reliability and Convergent Validity

| Construct | Cronbach's Alpha | Composite Reliability (CR) | Average Variance Extracted (AVE) | Status |
|---------------------------|-------------------------|-----------------------------------|---|---------------|
| Brand Trust (X) | 0.921 | 0.945 | 0.758 | Qualify |
| Customer Satisfaction (Y) | 0.905 | 0.931 | 0.702 | Qualify |
| UGC (Z) | 0.887 | 0.915 | 0.654 | Qualify |

Discriminant Validity (HTMT Ratio)

Discriminant validity was tested using the Heterotrait-Monotrait (HTMT) Ratio

Table 2. Discriminant Validity (HTMT Ratio)

| Construct | Brand Trust (X) | Customer Satisfaction (Y) | UGC (Z) |
|---------------------------|-----------------|---------------------------|---------|
| Brand Trust (X) | - | | |
| Customer Satisfaction (Y) | 0.589 | - | |
| UGC (Z) | 0.312 | 0.455 | - |

The HTMT values for all construct pairs are below the threshold 0.90 (even below 0.85). This confirms that each construct is statistically different and unique from the other constructs. Measurement Model Conclusion: All measurement instruments are valid and reliable, so the analysis can be continued to the Structural Model.

Structural Model Evaluation and Hypothesis Testing

This stage tests the strength of the direct relationship and the role of moderating variables using a *bootstrapping* procedure (5000 *resamples*).

Direct Relationship Test (H1)

Hypothesis 1 (H1): Brand Trust has a positive and significant effect on Customer Satisfaction.

Table 2. Direct Relationship

| Path Relationship | Path Coefficient (β) | Standard Error (SE) | t-value | p-value | Decision |
|-------------------|------------------------------|---------------------|---------|---------|-----------|
| X \rightarrow Y | 0.482 | 0.051 | 9,450 | 0.000 | Supported |

Analysis: Path coefficient (**Beta**= 0.155) as big as 0.482 shows that Brand Trust has a positive and significant influence on Customer Satisfaction (t = 9.450, p < 0.001). These results confirm the findings of classical literature, namely that Brand Trust is a major predictor of Customer Satisfaction.

Moderation Effect Test (H2)

Hypothesis 2 (H2): *User Generated Content* (UGC) moderates the influence of Brand Trust on Customer Satisfaction. The moderation effect is tested through the interaction variable (X times Z).

Table 3. Moderation Effect Test (H2)

| Path Relationship | Path Coefficient (β) | Standard Error (SE) | t-value | p-value | Decision |
|-----------------------------|------------------------------|---------------------|---------|---------|-----------|
| (X times Z) \rightarrow Y | 0.155 | 0.038 | 4,079 | 0.000 | Supported |

Analysis: The path coefficient of the interaction variable is $\beta = 0.155$ with value t > 1.96(t = 4.079, p < 0.001) is positive and significant . This proves that UGC significantly moderates the relationship between Brand Trust and Customer Satisfaction.

Model Size and Predictive Power

Coefficient of Determination (R²): Mark R² for Customer Satisfaction (Y) is 0.551 . This means that 55.1% of the variation in Customer Satisfaction can be jointly explained by Brand Trust and its interaction with UGC. Predictive Effectiveness (Q²): Mark Q²(obtained from *Blindfolding*) is 0.312 (Q² > 0). This positive value indicates that the structural model has good predictive relevance (the model is able to predict out-of-sample observation data).

Table 4. Model Size and Predictive Power

| Path Relationship | Path Coefficient (β) | Standard Error (SE) | t-value | p-value |
|-----------------------------|------------------------------|---------------------|---------|---------|
| (X times Z) \rightarrow Y | 0.155 | 0.038 | 4,079 | 0.000 |

Analysis: The path coefficient of the interaction variable is **B**= 0.155 with value t > 1.96(t = 4.079, p < 0.001) is positive and significant . This proves that UGC significantly moderates the relationship between Brand Trust and Customer Satisfaction.

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Coefficient of Determination (R²): Mark R² for Customer Satisfaction (Y) is 0.551. This means that 55.1% of the variation in Customer Satisfaction can be jointly explained by Brand Trust and its interaction with UGC. Predictive Effectiveness (Q²): Mark Q² (obtained from *Blindfolding*) is 0.312 (Q² > 0). This positive value indicates that the structural model has good predictive relevance (the model is able to predict out-of-sample observation data).

Discussion and Interpretation of Findings

Strengthening the Effect of Trust (Positive Moderation)

The most important finding is the positive moderation nature (**B**_{X*Z} = 0.155). This means that: The positive impact of Brand Trust on Customer Satisfaction becomes stronger when consumers

are exposed to high and positive UGC. Implications: Consumers who already have a strong foundation of trust in a brand will experience a much greater increase in Satisfaction when that trust is validated and reinforced by *social proof* (positive UGC) from the community. *online* community. UGC acts as a catalyst, transforming cognitive trust into deeper, emotional satisfaction.

The role of UGC as a Social Proof Multiplier

UGC serves as a *social proof multiplier*. For customers with high trust, positive UGC reduces residual doubt and minimizes minor negative disconfirmations that may occur during the service experience. Conversely, if UGC is negative, even if its impact is not completely nullified, *brand trust is reduced*. Existing *B* for pure UGC it may be smaller than the interaction variable.

Managerial Implications

Active UGC Management Strategy: Brand managers shouldn't rely solely on Brand Trust built through their own promises. They should proactively encourage and facilitate positive UGC and manage review platforms (such as Google Reviews, or reviews on Instagram/TikTok) as an extension of their customer relationship management. Reducing the Risk of *Negative WOM*: High trust is only fully effective when combined with a healthy UGC environment. Companies must quickly respond to and resolve issues that trigger negative UGC, as *negative WOM* is more damaging to trusting customers (who feel betrayed) than to customers who lack initial trust.

CONCLUSION

This study successfully validated the proposed structural model through PLS-SEM analysis (SmartPLS 4.0), providing strong empirical evidence for the hypothesized relationships tested.: 1. Strong Direct Effect: Brand Trust is shown to have a positive and highly significant direct effect on Customer Satisfaction ($B = 0.482$, $p < 0.001$). These findings reaffirm the fundamental role of Trust as a key predictor of Satisfaction in the digital marketplace. 2. Positive Moderating Role of UGC: The main hypothesis of the study is supported, namely that User Generated Content (UGC) acts as a significant and positive moderating variable in the relationship between Brand Trust and Customer Satisfaction ($B_{\{X \times Z\}} = 0.155$, $p < 0.001$).

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