

User Generated Content and Consumer Purchase Decisions in Social Media Marketing: A Narrative Review of Trust and Perceived Risk Mechanisms

Yankai Zhang*

Faculty of Arts and Social Sciences, The University of Sydney, Hangzhou, China

**Corresponding author: Yankai Zhang.*

Abstract

Social media today is a key space where products are searched for, consumers interact with one another and brands are evaluated. User-generated content (UGC) is a major source of information about products that may affect consumers' judgment of credibility, level of trust, decrease ambiguity and impact purchasing decisions, and it has become a critical factor in the consumption of online reviews, ratings, comments, pictures, videos and personal recommendations. This paper presents a literature review of the user-generated content and its relationship with consumer purchase decisions in the social media marketing. The user-generated content created by consumers such as online reviews, comments, ratings, and product photos and social media recommendations has become a valuable source of product information. This narrative review systematically synthesizes relevant literature spanning source credibility, information adoption, social identity and perceived risk theory then posits a process of information exposure, credibility assessment, trust and risk reduction that leads to the influence of UGC on consumer purchase decision-making.

Keywords

user-generated content, social media marketing, consumer trust, perceived risk, purchase intention

1. Introduction

Social media is an important marketing space and a crucial medium of communication between companies and customers. One of the most important aspects of it is the sharing of user-generated content (UGC). According to the traditional marketing view, social media are internet-based applications, that are based on the idea and technology of Web 2.0, and which enable the creation and sharing of user-generated content.

This translates to reviews, comments, ratings, product pictures, unboxing videos and personal recommendations becoming part of the daily consumer search, comparison and evaluation process when online. The communication is created by users and not by companies, and is thus considered to be more personal, experience-driven, and socially relevant compared to the communication from companies. Previous studies indicate that UGC is relevant not only in terms of influencing online consumer behavior, but also in other aspects.

Goh et al. [1] show that participating in social media brand communities can lead to an increase in purchase spending and that UGC can have a stronger impact on consumers' purchase behavior than marketer-generated content. On a more general level, Babić Rosario et al. [2] show that e-WOM has a positive relationship with sales on average, while the impact differs depending on the platform, product, and metric used. More recently, Schröder et al. [3] found that different forms of UGC, including online reviews and social media posts, influence the customer journey from the prepurchase to purchase and postpurchase stages. These studies together demonstrate that UGC is a key informational and persuasive element in social media marketing today.

Meanwhile, the literature is fragmented. Some studies focus on content exposure and message characteristics, some on credibility and helpfulness, and some on purchase intention, sales outcomes or specific stages of the customer journey. According to Schröder et al. [3], the literature on this is mostly focused on the prepurchase stage, and the purchase and postpurchase stages are underdeveloped. The same study reveals that source credibility, similarity to the source creator, and quality of content are particularly significant factors in the process of how UGC impacts consumers on social media. This fragmentation has resulted in a definite need for a narrative review that does not look at UGC as a single undifferentiated variable, but explains how UGC becomes meaningful in consumer decision making.

Hence, the existing literature on UGC and its association with consumer purchase decisions in the case of social media marketing is reviewed in this paper with particular focus on two mechanisms: consumer trust and perceived risk. The results of existing research indicate that consumers rely on product reviews and other UGC to alleviate uncertainty and to gain more information about the products and that the authenticity of the peers' experiences are more likely to be trusted and to affect the consumer's decision.

Based on this, the present review posits that UGC influences purchase decisions following a chain that starts with exposure, then credibility appraisal and trust generation, and finally risk reduction in the purchase, before it can affect purchase intention and the actual purchase by the consumer.

Accordingly, this paper addresses three closely related research objectives. First, it examines the ways in which UGC is addressed in social media marketing literature. Second, it investigates the relationship between UGC credibility and consumers' trust. Third, it explores the relationship between consumer trust and perceived purchase risk.

Research Objectives:

RO1: What are the ways in which UGC is addressed in social media marketing literature?

RO2: What is the relationship between UGC credibility and consumers' trust?

RO3: What is the relationship between consumer trust and perceived purchase risk?

2. Theoretical Background

With the swift proliferation of short video clips, live streaming and social commerce in today's social media marketing, customers have more access to user-generated content when searching for and evaluating products. Before a consumer makes a purchase, he or she will see comments and reviews by other consumers, short video recommendations, livestream comments, ratings and product experiences that were shared by consumers. Social media are defined as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, and which allow the creation/exchange of user-generated content". That is, social media allow consumers, not just firms, to post and share their reviews, comments, ratings, photos, videos, and personal recommendations that consumers observe when investigating products [4]. The new shift means that brands no longer have exclusive access to brand information - they now share it with user-generated content (UGC) that can often complement marketer-generated content. This context makes it all the more critical to determine the credibility of information, as consumers will have to make the judgement whether the information generated by users is reliable enough to guide their buying decisions. The persuasiveness of a message is suggested by information credibility theory to be contingent on source credibility (expertise and trustworthiness) and information quality and presentation style. Thus, if UGC is from a credible source with high-quality, well-written content, it will be more likely to influence the consumers.

The Information Adoption Model (IAM) can be adopted to understand the consumers processing of UGC on the Internet. IAM and its extensions in the social media contexts suggest that people make two types of evaluations: content-based evaluations, such as argument quality and informativeness[5]; and source-based evaluations, such as credibility and expertise [6]. This actually translates to consumers asking themselves if content is useful and trustworthy the first time they see UGC regarding a product. If the review/comment passes this credibility test, then the consumer will “adopt” the review/comment into his or her belief system. When the information in UGC (electronic word of mouth) is perceived by consumers as informative and credible, the consumers are more likely to accept the information and increase their purchase intentions [6]. Similarly, Ngo et al. [7] find that the perceived credibility of the information plays an important role in the consumers' decision to adopt the information in eWOM. In other words, trustworthy UGC creates trust - if consumers deem the review as authentic, relevant and detailed, they will use it in their decision making process.

Social identity and homophily also explain the role of UGC credibility towards trust. According to Tajfel and Turner's social identity theory, people categorise themselves and others into groups and are more likely to accept information from individuals who are perceived as being part of the 'in group' [8]. With UGC, this translates to consumers listening to and trusting reviews from people that they feel have similar personalities. This is consistent with the empirical findings: Babić Rosario et al. [2] examine the impact of the eWOM on consumer behavior indicating that the eWOM effect is enhanced by similarity (or homophily) between eWOM receiver and sender. Actually, similarity can be indicated by the age of the reviewers, their gender, the way they write in their language or even by their common interests. The communication of that sentiment, for example through a review, may give the reader the feeling that “this reviewer is like me,” thereby giving more weight and credibility to the UGC and gaining the trust of the consumer.

The last part of the framework is perceived risk theory. Perceived risk is the doubt and/or potential negative consequences consumers experience when making a purchase [9]. When consumers shop online they're unable to check out the products they're thinking about buying, and they can be uncertain about quality, performance, value or delivery. A greater amount of uncertainty, or risk, is apt to discourage buying. UGC contributes to mitigating the sense of danger. Peer reviews, with information about other customers' experiences, can help alleviate these concerns when read by consumers. The main thing is trust - consumers feel safe from negative experiences if they trust the UGC. Ventre and Kolbe [10] reveal that there is an inverse relationship between trust and perceived risk for online reviews and online purchase intention. In other words, the greater the trustworthiness of the UGC, the less the perceived risk of buying.

Integrating these theories suggests a process chain: consumers are first exposed to the content of UGC, and then attempt to evaluate the credibility of UGC, which leads to the development of trust, which in turn leads to a reduction in perceived purchasing risk, which in turn leads to purchase intention and better decision making.

3. Literature Review

3.1 Social Media UGC: Typology and Research Context

In the realm of social media marketing, user-generated content (UGC) encompasses a variety of content created by users that spreads across social media platforms. These can be in the form of online reviews, ratings, comments, product photos, unboxing videos, forum posts, brand community posts, and peer recommendations. UGC becomes one of the key characteristics of today's social media marketing [4]. Consumers also develop, share and judge information concerning products for each other.

Traditional marketer-generated content is created by companies and is typically intended to help sell products, promote a brand or directly convince consumers. In comparison, UGC is created by the common man and typically stems from personal experience, product use, or peer-to-peer recommendation. So, UGC and marketer-generated content should be thought of as two different types of marketing communication. Marketer generated content is under the control of the firm and promotional, whereas UGC is created by consumers themselves and based on their experiences and circulated socially. In the context of social media brand community, it was demonstrated that UGC is a better indicator of consumers' purchase behaviour than the content created by the firm [1]. Consumers might be more likely to heed their friends' experiences and comments than official marketing.

Meta-analytic evidence indicates that e-WOM has a positive average relationship with sales, but the effects of this relationship are different depending on the platform, product and measurement type [2]. This also contributes to the understanding of the delimitation of UGC and e-WOM. User generated content (UGC) is a wider concept, whereas e-WOM may be interpreted as a more specific category of UGC, in which the user expresses his opinions, evaluations, recommendations or experiences about products among each other. This is helpful in comprehending UGC because many types of UGC like reviews, social media posts, are electronic word of mouth. All the above point to UGC as more than just a pop-up online discussion. It can also be an informative and persuasive input that influences and determines consumer's behavior.

Structured literature review of UGC research reveals that consumers are exposed to various forms of UGC during the prepurchase, purchase and postpurchase phases [3]. Online reviews and ratings could be more influential in the prepurchase information search, and social media posts and community discussions could impact brand engagement and postpurchase sharing. However, existing research is not evenly distributed across the customer journey. Much of the literature still focuses on the prepurchase stage, while purchase confirmation, postpurchase evaluation, loyalty and review reproduction receive less attention. In addition, previous studies are often fragmented across different platforms, content types and outcome measures. Some studies focus on reviews and ratings, some focus on social media posts, and others examine purchase intention, sales or brand engagement separately. The phenomenon of UGC as a general social media marketing phenomenon is explored here and the impact of credibility, trust and perceived risk on consumer purchase decision is explored more specifically.

3.2 UGC Credibility as the Antecedent of Consumer Trust

Once consumers have viewed UGC, they don't necessarily take it as credible. Instead, they assess if the content is credible, useful, authentic and relevant to their purchase situation. UGC credibility may be viewed as a precursor of consumer trust. Credibility is the degree to which consumers accept information as being reliable and credible. Therefore, this section focuses on the antecedent path from user-generated content clues to credibility assessment. Credibility can be gained from content cues and source cues in the context of social media marketing. Content cues are detail, clarity, accuracy, objectivity and product-specific information. Source cues are such as reviewer reputation, perceived expertise, perceived similarity, and authenticity. This directly connects with source credibility theory, because consumers judge not only what is said in UGC, but also who appears to be saying it.

Based on the diagnosticity-adoption framework, the role of reviews has been suggested to be useful when it assists consumers to assess the quality of the product and to make better decisions [11]. When a review is detailed, relevant and accurate, then it will be more likely to be viewed as diagnostic as it gives consumers something meaningful to know about the product. User-generated content (UGC) is not necessarily credible content. It is dependent upon whether or not the content provides consumers with a clearer understanding of the product. A brief, concise or short remark is not going to have as much impact as a longer review that elaborates on the quality of the product, experience(s) using the product, benefits, and issues encountered. In this sense, content quality is one of the first signals through which consumers evaluate UGC credibility.

Information quality, credibility, usefulness and information adoption, all play a significant role in the explanation of the influence of eWOM on purchase intention [6]. This is significant in regards to UGC because it demonstrates that consumers go through an exposure to evaluation phase before taking information online. The more a consumer feels that a review/recommendation is informative and credible, the more likely he or she will accept it and incorporate it in the decision-making process. Thus, the first step in UGC influence is not to trust. Trust is formed after consumers judge UGC to be credible and useful. This is consistent with the Information Adoption Model in which consumers assess the quality of information and the credibility of the information source before deciding to adopt the information in their purchase decision making.

The effects of e-WOM can be increased when receivers feel similar to senders in the social media setting [2]. This concept is related to the social identity and homophily logic, consumers might be more willing to listen to information from people who look like them. For instance, a consumer might believe the review of a product he or she would like to buy more if the reviewer is in the same age group, has the same lifestyle, or the same expectation for the product. Thus, UGC credibility is defined by both the message that is communicated and the self-presentation of the communicator. Thus, homophily can serve as an additional

credibility cue and similarity of the reviewer to the reader can lead to greater perceived relevance, realism and trustworthiness for UGC.

Credibility of UGC is an integral element of consumer trust as a pre-condition. The more detailed, useful, authentic and socially relevant UGC is, the more consumers are likely to trust it. The process of UGC credibility to consumer trust is sequential; that is, the UGC must be credible first, and the consumer will trust it if he or she considers it credible enough to make a decision. Overall, from this section, we can see that UGC cues (content quality, source expertise, authenticity and perceived similarity) influence the evaluation of credibility, which in turn leads to consumer trust.

3.3 The Negative Link Between Trust and Perceived Purchase Risk

Risk is the uncertainty that consumers experience prior to purchasing. In the online and social media world, customers may be concerned about the quality of the product, its performance, delivery, value for money, or if it will live up to their expectations. These concerns may lead to a decrease in purchase intention as the delay or avoidance to purchase may occur when perceived risk is high.

Trust operates in the other direction. Consumer confidence in the use of information to reduce uncertainty is greater when consumers trust the source of information. Trust in UGC implies that consumers find the reviews, comments, or recommendations reliable and trustworthy enough to make decisions on purchasing. However, if consumers trust UGC, they may think they have valuable proof from the experiences of other consumers. This can help to lessen concerns regarding quality or performance as the consumer is no longer totally dependent on brand claims. Rather, they can make comparisons between the brand communication and other experiences.

Trust is inversely related to perceived risk and perceived usefulness of the online reviews can increase trust [10]. If consumers perceive online reviews as helpful and credible, they might have greater confidence in the product and be more likely to proceed to purchase. This means that trust works as a mediating mechanism between UGC credibility and perceived purchase risk. Credible UGC first builds trust, and this trust then reduces consumers' uncertainty about the purchase.

When the UGC feels like it's not authentic, skewed or overly commercial, or irrelevant, it can not gain trust. Sometimes, poor UGC can even harm risk as consumers have uncertainty regarding the trustworthiness of the information. For example, if short video recommendations seem exaggerated, if live stream comments appear manipulated, or if product reviews seem fake or overhyped, consumers may become more skeptical rather than more confident. On the other hand, if the UGC is credible and authentic, the purchase will feel safer. A detailed review, a realistic product photo or a balanced user comment can help to decrease some of the uncertainty by providing a user perspective of the product instead of a brand perspective. Therefore, negative or low-credibility UGC can create a reverse effect: instead of reducing risk, it may increase perceived risk and weaken purchase confidence.

In the prepurchase phase, consumers seek information by reading reviews and social media, in order to find support for their decision [3]. The third research objective is addressed here, the results reveal that there is a negative relationship between consumer trust and perceived purchase risk. The higher the level of trust that the consumer has in the UGC, the lower the perceived risk of purchasing. This section therefore shows that consumer trust and perceived purchase risk have a negative relationship. When trust in UGC increases, perceived purchase risk tends to decrease. When UGC lacks credibility or authenticity, perceived risk may increase instead.

3.4 The Dual Mediating Role of Trust and Perceived Risk in UGC-Purchase Decision Chain

According to the literature UGC does not directly influence the decision to purchase in one step. Rather, its impact is through psychological and informational processes. The first is that consumers are introduced to UGC as reviews, comments, ratings, photos, videos or social media posts. Second, they assess the credibility, usefulness, authenticity and relevance of the content. Third – credible UGC helps win the trust of consumers. Fourth, with trust, a sense of purchase risk is mitigated. Lastly, the reduction of risks will ensure that the consumers are more likely to form purchase intention and make a purchasing decision. There are two possible

ways to understand this process: UGC exposure-credibility evaluation-trust-reduced perceived risk-purchase decision making or UGC exposure-trust-reduced perceived risk-purchase decision making.

The research findings from the brand community and eWOM meta-analysis reveal that UGC & eWOM can impact on real consumer behaviour and sales outcomes [1, 2]. Mechanism-based studies help to explain this process and demonstrate the impact of information quality, credibility, usefulness and information adoption on consumer responses to online reviews and social media-based eWOM [6, 11]. The relationship between trust and risk is reinforced by the fact that trust can help mitigate the perceived risk and foster purchase intentions [10]. All of these studies in combination suggest a chain logic as opposed to a simple direct-effect model. Beyond seeing, UGC is used to help reduce uncertainty, is trusted and evaluated as part of the purchase process.

This indicates that trust and perceived risk area are dual mediators in the UGC-purchase decision chain. Trust helps to understand why UGC is credible and persuasive, and perceived risk helps to understand why trusted UGC makes purchase decisions easier. UGC is just information exposure, if there's no trust. Trust might not always be enough to lead to purchase behaviour unless risk reduction is also factored in. So, both mechanisms are required to describe how UGC can drive consumers to make a decision after reading the content. This review thus theoretically contributes a chain dual mediation explanation. It integrates those concepts previously separated, such as UGC credibility, information adoption, source similarity, trust and perceived risk and purchase decision-making into one process.

This paper organises the review based on trust and perceived risk, and thus clarifies the process connecting UGC and consumers' purchasing decisions. The logic proposed is that UGC content has an impact on purchase decision by first sharing product information, then undergoing credibility evaluation, then developing trust, then decreasing perceived risk, and finally impacting purchase intention and consumer choice. In this model, trust explains how credible UGC becomes persuasive, while perceived risk explains how trust is translated into purchase decision-making.

It is a tool that consumers use for making decisions as they interpret products, for assessing credibility, for building trust, and for reducing. The relationship between UGC and consumer purchase decision can be conceptualized as mediated by the mechanisms of consumer trust and perceived purchase risk. Therefore, the relationship between UGC and consumer purchase decisions can be conceptualized as a chain process mediated by consumer trust and perceived purchase risk.

4. Discussion and Synthesis

This paper is an attempt to combine the influence of User Generated Content (UGC) on Consumer Buying Behaviour in a social media marketing context with particular emphasis on credibility, trust and perceived purchase risk. In all studies examined, UGC is considered as a significant source of information, particularly in the pre-purchase phase, provided by consumers. Consumer reviews, ratings, comments, and videos and community discussions are used to help consumers make decisions. UGC should also be considered a mechanism, however, because the impact of UGC is contingent upon consumer's assessment of the credibility of the message and the source.

This synthesis is based on four theoretical pillars. According to Source Credibility Theory, persuasive messages rely on perceived expertise, trustworthiness and similarity [12]. When it comes to UGC, consumers evaluate the quality of a review based on how detailed, objective, useful and from a similar/related reviewer it looks. The Information Adoption Model helps to illustrate this process since individuals first assess the information quality and source credibility and then make the decision to adopt the information[5]. According to social identity and homophily theory, consumers are likely to trust those who they see as belonging to a similar peer group or as belonging to a relevant peer group [8]. This trust is explained by Perceived Risk Theory: when consumers are not sure about the quality, performance or fit of a product, trustworthy peer information can help alleviate the perceived risk and boost confidence [9].

These theories can be combined to suggest a sequential mechanism in the UGC purchase decision context. Consumers are first exposed to UGC on social media or review sites. They then assess its credibility through content and source cues, including detail, balance, usefulness, reviewer expertise, authenticity, and similarity. When UGC is perceived as credible, it can help establish consumer trust. This trust reduces perceived purchase

risk by decreasing uncertainty and offering reassurance based on peer experience. This reduction in risk, in turn, can support consumers' purchase decisions. In this model, trust and perceived risk act as interconnected mediators: trust explains how credible UGC becomes persuasive, while perceived risk explains how trust is translated into purchase decisions.

In general, there is substantial empirical evidence, a lot of empirical evidence in support of this chain, but each study covers a particular aspect of it. Based on research on helpfulness and e-WOM in social media, informativeness, usefulness, and credibility may be helpful in enhancing trust and purchase intention [6, 11]. There is also empirical evidence that perceived usefulness of a review can boost trust and trust has a negative that perceived usefulness of review can boost trust connotation with perceived risk [10]. On the market-outcome level, UGC in brand communities has been linked to increased purchase expenditure and e-WOM has been shown to positively predict sales in general [1, 2]. All these results suggest that UGC is valuable informationally and behaviourally.

Meanwhile, literature is disjointed. There is a lack of evidence of field causality in many studies that use surveys, experiments, intentions, or self reported measures. The existing study also focuses on prepurchase stage, purchase confirmation, postpurchase evaluation, loyalty and word-of-mouth reproduction, which is not given as much attention. Platform and product bias still counts, as numerous studies are based on a hotel platform, the review site or an Amazon-type review site or a single brand community. There's a need for more direct testing of newer formats like TikTok, live streaming, short video reviews and social commerce environments. The use of convenience samples and single country designs also limit generalisability.

The synthesis makes a contribution by clarifying how UGC influences the purchase decisions. It brings together four theories: communication theory, information adoption theory, social identity theory, and risk theory in a unified way. The greatest impact on consumers is when UGC is considered credible and thus instills trust, and informative, thereby lowering the perceived risk. As an exercise, marketers should have platform specific UGC strategies and not treat all UGC as the same. Brands need to promote product demonstrations, unboxing videos, and content that is based on the experience, as these types of videos can help bring to life the product and make it more convincing on short video platforms. Marketers on an e-commerce website should facilitate detailed reviews, multimedia reviews, verified purchase badges and clarity on rating systems to allow consumers to make an evaluation on the credibility and minimize perceived risk. Firms should make sure that other users can interact in brand communities, for example, to discuss with each other, ask questions, and share their experiences, as interaction among similar consumers can build trust. It is important to also take into consideration product type. More detailed user-generated content, comparison content and after-purchasing feedback is recommended for high-risk products like expensive or technical products. In the case of low-risk or experience-based products, visual UGC and brief peer recommendations might be more impactful. Negative UGC should also be managed with attention – criticism which is clearly visible and well-addressed may lead to perceived authenticity. The model needs to be validated for various stages of customer journey, platforms, cultures, and product types in the future with real behavioural data, longitudinal study, and field experiments.

5. Conclusion

This is a narrative review that has looked at the relationship between UGC and consumer purchase decisions in the context of social media marketing focusing on consumer trust and perceived purchase risk. The review indicates that having UGC is not enough to affect purchase decision. Rather, UGC is influential when consumers view it as credible peer information that can help them in the product evaluation process and decrease uncertainty.

According to the literature, UGC is one of the most important sources to find information about the product in a social media environment. Consumers can access information based on their own experience like reviews, ratings, comments, product photos, videos, and peer recommendations, which is not controlled by the brand. But the power of UGC is not a given. It is enhanced or diminished by features of the communication that help determine its credibility – information richness, reviewer similarity, perceived authenticity, source trustworthiness. UGC is more likely to be trusted if it looks detailed, relevant and socially credible.

This review thus posits that trust and perceived risk are the two main mechanisms through which UGC can be related to purchase decisions. Trust can turn UGC from being just online content to one that consumers are

willing to adopt. Consumers use peer information to manage the uncertainty of the product's quality, performance, value, and fit; that is, the perceived risk is what makes them seek out UGC before buying. In this process, UGC plays a sequential role in purchase decision, that is, exposure, credibility evaluation, trust, risk reduction and purchase intention/purchase choice.

The limitations of the existing literature are also pointed out. The research is still mainly focused on the pre-purchase phase, the purchase phase and the post-purchase effects are less evolved. Many studies have also examined particular platforms, product categories or intention-based measures as opposed to actual behavioral data. Future studies thus ought to focus on UGC in various phases of the customer journey, types of social media, cultures and product categories. This review in general suggests that UGC may be most convincing when it is credible and informative enough to foster trust and to decrease perceived purchase risk. This trust-risk mechanism will help articulate how UGC influences consumer buying behaviour in the context of social media marketing.

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