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The Effects of User-Generated and Influencer-Generated Content on Beauty Product Purchases: Navigating Scepticism in Malaysia

Jessie Tan Jia Xin[1], Shuhaida Md Noor[1]*

[1]School of Communication, Universiti Sains Malaysia, Penang, Malaysia.

*Corresponding author: shuhaida@usm.my; ORCID iD: 0000-0002-7159-9394

ABSTRACT

This study investigates the influence of User-Generated Content (UGC) and Influencer-Generated Content (IGC) on consumer purchase decisions for beauty products in Malaysia, with particular focus on the moderating role of scepticism. As social media platforms become a crucial space for product discovery and consumer decision-making, trustworthiness, expertise, and attractiveness emerge as critical factors shaping consumer behaviour. This research examines how these content attributes impact purchase intentions and explores how scepticism moderates the effectiveness of UGC and IGC. A survey was conducted with 361 respondents who are active social media users, utilizing a five-point Likert scale to measure perceived trustworthiness, expertise, and attractiveness of both UGC and IGC. The findings reveal that trustworthiness is the most significant predictor of purchase decisions, with scepticism weakening the effectiveness of IGC but having little impact on UGC, which naturally maintains consumer trust due to its authentic, peer-driven nature. Expertise, while important in both UGC and IGC contexts, has a stronger effect in influencer marketing, particularly for high-involvement products. In contrast, attractiveness was found to be less influential in driving purchase decisions, especially in the context of IGC. This study contributes to the understanding of digital marketing strategies, highlighting the need for marketers to focus on fostering trust, transparency, and expertise to engage sceptical consumers effectively. These insights offer valuable implications for beauty brands seeking to optimize their content strategies on social media platforms.

Keywords: User-Generated Content, Influencer-Generated Content, scepticism, purchase decisions, beauty products.

Introduction

With over 4.26 billion global social media users in 2021 and projections estimating nearly six billion by 2027, social media has emerged as a dominant force in shaping consumer behaviour. In Malaysia, where about 83.1 percent of the Malaysian population is active on social media (Siddharta, 2024), social media is deeply woven into the fabric of everyday life, offering marketers a unique opportunity to influence real-time consumer decisions. What began as a tool for communication has evolved into an essential space where individuals access information, engage with content, and make purchasing choices. This shift has prompted marketers to leverage social media not only as a distribution channel

but also as a powerful tool for cultivating brand-consumer relationships. However, the overwhelming presence of user-generated content (UGC) and influencer-generated content (IGC) has also fostered growing scepticism among users, complicating the task of effectively guiding purchase decisions.

Understanding how scepticism moderates the impact of UGC and IGC on Malaysian consumers' purchasing decisions is crucial in navigating this evolving landscape. Malaysia, with its dynamic and engaged consumer base, presents a unique context for studying how digital content influences purchasing behaviour. With increasing social media use, platforms like Instagram, TikTok, and Facebook play an integral role in Malaysian consumers' decisions, especially in sectors like beauty products. This study aims to explore how scepticism impacts the effectiveness of UGC and IGC in shaping purchasing decisions for beauty products in Malaysia.

This study focuses on beauty products, as they are inherently personal and experiential, making them highly susceptible to UGC and IGC influences. Moreover, the beauty industry is heavily influenced by social media, where influencers play a crucial role in shaping consumer perceptions and behaviours (Goh et al., 2013). Consumers often turn to reviews, tutorials, and social media posts when making decisions about beauty products. UGC, such as beauty vlogs and product reviews, significantly influences purchase intentions by providing relatable and credible content that resonates with consumers' personal needs and experiences (Malthouse et al., 2016; Nosita & Lestari, 2019). Similarly, influencers play a critical role in shaping consumer perceptions of beauty products through IGC (Goh et al., 2013).

Empirical studies have highlighted the significant influence of both UGC and IGC on Malaysian consumer behaviour. A 2023 survey revealed that 67% of respondents interacted with UGC, with increased confidence in purchase decisions being a major motivator (Siddharta, 2024). Similarly, 58% reported purchasing products endorsed by influencers, affirming the persuasive power of IGC in shaping consumer choices (Siddharta, 2024). This dual reliance on both UGC and IGC underscores the growing importance of content credibility in the consumer journey, where brand messages are increasingly mediated by social interaction. However, the rise of scepticism complicates these relationships. As consumers become more media-savvy, they are increasingly critical of marketing messages, especially when the promotional intent is overt.

The conceptual framework for this study is drawn from the Source Credibility Theory (Hovland, 1953), which argues that the persuasiveness of a message is shaped by the credibility of its source: trustworthiness, expertise, and attractiveness (Hazari et al., 2016). In Malaysia, where consumer trust in digital platforms is high but fragile, this framework offers an ideal lens for understanding the complex interplay between content, credibility, and scepticism.

This study will offer insights for marketers navigating the challenges of growing consumer scepticism. By examining the moderating role of scepticism, the research will highlight how it influences the effectiveness of UGC and IGC, helping marketers understand how consumers perceive and respond to content. The findings will provide actionable guidance for creating more authentic, transparent, and effective marketing strategies tailored to Malaysian consumers.

Literature Review

Consumer Purchase Decision

The consumer purchase decision is the core area of marketing study, which concerns the choices consumers make when purchasing products or services to meet their needs. This journey begins with recognizing a need, which may stem from internal motivations or external influences, including promotional activities generated by marketers as well as social media content generated by users and influencers alike. Studies (e.g. Bahtar & Muda, 2016; Chelliah et al., 2022; Geng & Chen, 2021; Jayanto et al., 2022; Liaw et al., 2022; Mandiri et al., 2022; Satapathy et al., 2022) highlight the increasing importance of the UGC and IGC in influencing consumer behaviour.

In the context of beauty products, several studies have explored how UGC and IGC influence consumer behaviour. For instance, UGC, such as beauty product reviews on platforms like YouTube, has been

shown to significantly affect purchase intentions due to its perceived credibility and the attractiveness of the content (Nosita & Lestari, 2019). This is because consumers often view beauty vloggers as more credible than traditional producer-generated content, which enhances the persuasive power of UGC. Additionally, the interaction quality of UGC can enhance its credibility and usefulness, thereby positively influencing purchase intentions (Geng & Chen, 2021).

User-Generated Content (UGC)

UGC refers to content created by consumers, such as reviews, testimonials, photos, and videos. Unlike traditional advertisements, UGC is not commissioned by brands; its authenticity stems from real experiences and unfiltered opinions (Geng & Chen, 2021). This authenticity makes UGC a powerful tool in shaping consumer perceptions and purchasing behaviour (Aprilia & Rachmawati, 2021; Musa et al., 2024).

User-Generated Content (UGC) plays a pivotal role in shaping consumer attitudes and behaviours across diverse contexts, including tourism, cultural engagement, and cause-related marketing. Studies have shown that UGC fosters cultural understanding, influences travel decisions, and strengthens niche communities through authentic peer-shared content (Bire & Nugraha, 2022; Deng et al., 2022; Sari, 2025). The convergence of sponsored and user-generated content is a rising trend in marketing strategies aimed at enhancing engagement (Strubberg & Mitchell, 2023), While UGC continues to be a core component in influencer and information markets, studies in Malaysia have shown that peer-created content fosters brand loyalty and trust (Nadzri et al., 2023), with UGC playing a key role in reducing perceived risks and simplifying purchase decisions (Li et al., 2020).

In the beauty industry, UGC, particularly in the form of vlogs and reviews, significantly impacts purchase intentions due to its perceived credibility, practical utility, and emotional resonance (Geng & Chen, 2021; Nosita & Lestari, 2019). Studies suggest that high-quality UGC interactions foster trust, reduce perceived risk, and align brand messaging with consumer expectations (Patel, 2018, 2021). UGC not only enhances consumer engagement but also serves as a powerful driver of impulse buying and brand loyalty by delivering authentic, relatable experiences (Cheung et al., 2021; Goh et al., 2013; Malthouse et al., 2016). Consequently, marketers must strategically integrate UGC to optimize digital marketing efforts and effectively influence consumer decision-making..

Influencer-Generated Content (IGC)

In contrast, IGC is produced by influencers, who are individuals with significant followings and are trusted for their expertise, charisma, and connection with their audience (Jayanto et al., 2022). IGC includes both non-sponsored posts (NSPs), which feature personal narratives, and sponsored content, which integrates promotional messages (Tuncer & Kartal, 2024). In Malaysia, the IGC landscape is diverse, with influencers ranging from nano-influencers with niche followings to macro-influencers such as Neelofa and Vivy Yusof, who hold national appeal (Muda & Hamzah, 2021). This broad range of influencers highlights the significant impact IGC can have on consumer behaviour, depending on the credibility and connection of the influencer with their audience.

Influencer-Generated Content (IGC) has emerged as a powerful force in digital marketing, significantly influencing consumer behaviour and brand communication strategies. IGC refers to branded or promotional content created by influencers that is intended to appear authentic and relatable to audiences. Scholars like Ercegovac and Tankosić (2023) emphasise the ethical dimension of IGC, noting that authenticity and transparency are crucial in maintaining consumer trust. Similarly, Chaudhary and Rai (2023) argue that sustained IGC efforts foster brand loyalty and strengthen online communities, while Chirica et al. (2024) highlight the role of IGC in deepening consumer engagement across social platforms. Kha (2023) supports the notion that IGC builds real brand relationships, especially when influencer values align with brand messaging, and Fu et al. (2024) demonstrate how short-form IGC video ads can effectively forecast sales impact. Studies also show that IGC has a strong effect on younger demographics, particularly in shaping perceptions around lifestyle products (Corcoran et al., 2024).

Within the beauty industry, IGC plays a central role in shaping consumer purchase decisions. Influencers on platforms like YouTube, TikTok, and Instagram influence buying behavior through content that merges personal narratives with product endorsements. Research among Vietnamese consumers finds that influencer credibility particularly expertise is a major driver of purchase intention (An et al., 2024), while studies on Chinese platforms like Douyin stress the importance of content quality and interactivity (Gao, 2024).

In Malaysia, IGC's impact is equally profound, especially in the beauty sector. Mohamed et al. (2023) report that Malaysian consumers are heavily influenced by the credibility and adoption of influencer content. Sitorus et al. (2024) further reveal that the trustworthiness and attractiveness of TikTok influencers significantly affect purchase intentions for local cosmetics, although expertise may play a lesser role among certain demographics. These insights underscore the importance of tailoring influencer marketing strategies to audience preferences and perceptions of credibility.

Scepticism

Scepticism refers to a consumer's tendency to question the truthfulness or motives behind marketing communications (Ahmad & Guzmán, 2021). It acts as a cognitive filter, allowing consumers to assess the credibility and authenticity of UGC and IGC. Scepticism plays a pivotal role in shaping how consumers interpret and respond to online advertising, particularly in the realms of User-Generated Content (UGC) and Influencer-Generated Content (IGC). Despite UGC's reputation for authenticity and relatability, consumers may still question its credibility when the content appears overly polished or potentially brand-influenced, thereby undermining its perceived trustworthiness (Chirica et al., 2024; Li et al., 2020). This scepticism can diminish the persuasive impact of UGC unless brands uphold transparency and foster genuine engagement with their audiences.

In the case of IGC, scepticism often revolves around the perceived authenticity of influencers and whether they disclose their commercial affiliations. When influencer-brand partnerships are not clearly communicated, audiences may view the content as forced or disingenuous, which reduces trust. However, transparency and alignment between the influencer's personal values and the brand's ethos can mitigate this scepticism and enhance message credibility (Wen, 2023). Marketers can further reduce scepticism by consistently disclosing sponsorships, selecting credible influencers, and delivering targeted, personalized content supported by data analytics—ultimately fostering greater consumer confidence and engagement.

The relationship between UGC and IGC is complex, as both can complement and compete in affecting consumer decisions. Scepticism further moderates these effects, as consumers often question the authenticity of influencer content in comparison to user-generated reviews (Jia et al., 2023). Despite the extensive research on the influence of UGC and IGC in the beauty industry, the moderating role of scepticism remains underexplored. This study aims to address this gap by examining how scepticism influences the effectiveness of both UGC and IGC in shaping beauty product purchase decisions in Malaysia.

Theoretical Framework and Hypothesis Development

Source Credibility Theory

The Source Credibility Theory (Hovland, 1953) serves as the foundational framework for this study in understanding how UGC and IGC influence consumer purchase behaviour, especially when viewed through the lens of consumer scepticism. Rooted in communication and social psychology, the theory posits that the persuasiveness of a message is primarily determined by three core dimensions: expertise, trustworthiness, and attractiveness (Chirica et al., 2024). UGC, often generated by everyday consumers, is generally perceived as more trustworthy and authentic due to its non-commercial nature. However, it may lack perceived expertise if the creator is not recognized as knowledgeable or professionally affiliated with the product category (Panopoulos et al., 2022). Studies confirm that relatability and perceived similarity, known as homophily, can enhance UGC's credibility, particularly when consumers find the content personally relevant and grounded in experience (Muda & Hamzah, 2021).

Conversely, IGC typically enjoys higher perceived expertise, as influencers often position themselves as authorities in specific niches and command large followings. This perceived authority can significantly shape consumer attitudes and purchase decisions. However, the commercial nature of IGC introduces scepticism, particularly when monetary incentives or lack of transparency compromise the authenticity of influencer endorsements (Rungruangjit & Charoenpornpanichkul, 2022). Meta-analyses of eWOM studies reveal that all three credibility components, expertise, trustworthiness, and homophily, significantly impact purchase intentions (Ismagilova et al., 2020). Skepticism, therefore, acts as a critical moderating factor; while it can diminish the influence of IGC by triggering doubt, UGC often maintains its persuasive power even among sceptical audiences (X. Zhang & Choi, 2022). High-quality, detailed UGC interactions further bolster this trust, especially when product involvement is high (Geng & Chen, 2021). Meanwhile, less sceptical consumers may be more easily influenced by IGC, where influencer attractiveness and expertise gain prominence. Ultimately, the alignment between source and consumer, whether through trust, expertise, or shared identity plays a decisive role in influencing behaviour, particularly in highly personalized markets like beauty and travel (Mathur et al., 2021; Tuncer & Kartal, 2024). The conceptual framework of this study is presented in Figure 1.

User-Generated Content (UGC) through the Source Credibility Theory and Consumer Purchase Decisions

User-Generated Content (UGC) has been consistently shown to positively influence consumer purchase decisions through the lens of Source Credibility Theory, particularly when content reflects high levels of expertise, trustworthiness, and attractiveness. Maksimova (2018) highlights the pivotal role that expert users play in influencing consumer behaviour, showing that when UGC appears knowledgeable and informative, it enhances its persuasive power. Similarly, Kiran and Vasantha (2016) affirm that consumers are more likely to act on content perceived as expert-driven and credible. Trustworthiness, a key factor in the theory, also plays a crucial role: authentic, honest UGC builds brand trust and shapes positive consumer attitudes (Sahai et al., 2024).

Moreover, attractiveness in UGC both in terms of presentation and relatability can evoke psychological engagement and enhance brand perception, particularly among younger consumers (Mayrhofer et al., 2020). The impact of UGC is twofold: it not only informs purchase decisions through credible information but also emotionally connects with audiences by reflecting their experiences and expectations. These findings collectively underscore the importance of UGC in shaping digital consumer behaviour, supporting the notion that expertise, trustworthiness, and attractiveness are decisive drivers of consumer action.

H1(a): The perceived expertise of User-Generated Content (UGC) positively influences consumer purchase decision.

H1(b): The perceived trustworthiness of User-Generated Content (UGC) positively influences consumer purchase decision.

H1(c): The perceived attractiveness of User-Generated Content (UGC) positively influences consumer purchase decision.

Influencer-Generated Content (IGC) through the Source Credibility Theory and Consumer Purchase Decisions

Influencer-Generated Content (IGC) has become a central force in digital marketing, driven by the influencer's ability to build persuasive connections with audiences through expertise, trustworthiness, and attractiveness—core dimensions of the Source Credibility Theory. Influencers who possess domain-specific knowledge and effectively communicate this expertise significantly shape their followers' purchasing decisions (Shi et al., 2023). Their in-depth understanding of the products they promote adds legitimacy to their recommendations, making their content both informative and convincing. Wu and Kim (2023) further illustrate that influencers do not merely advertise products but curate immersive, aspirational experiences that emotionally resonate with audiences, influencing their consumption behaviour.

Trustworthiness is another key pillar of IGC's effectiveness. When influencers are perceived as sincere and authentic, their endorsements transcend traditional advertising and become credible recommendations (Tuncer & Kartal, 2024). This authenticity is crucial in an age of rising scepticism toward overt marketing. Additionally, the attractiveness of influencers, including visual appeal, charisma, and content quality, enhances engagement and shapes consumer attitudes. IGC that aligns with consumers' values and aesthetics has a stronger impact on brand perception and purchase intention (Leung et al., 2022). Thus, when expertise, trust, and appeal are optimally combined, IGC becomes a highly persuasive marketing tool. For brands, collaborating with credible influencers enables more authentic digital positioning and strengthens consumer trust and engagement.

H2(a): The perceived expertise of Influencer-Generated Content (IGC) positively influences consumer purchase decision.

H2(b): The perceived trustworthiness of Influencer-Generated Content (IGC) positively influences consumer purchase decision.

H2(c): The perceived attractiveness of Influencer-Generated Content (IGC) positively influences consumer purchase decision.

Moderating Role of Scepticism

Scepticism serves as a crucial moderating factor in the relationship between both User-Generated Content (UGC) and Influencer-Generated Content (IGC) and consumer purchase decisions. Within the context of UGC, scepticism can either weaken or reinforce consumer responses depending on how credible and authentic the content is perceived to be. While UGC generally builds trust through perceived honesty and peer relatability, sceptical consumers may question its validity if it appears overly polished or commercially influenced (Ayeh et al., 2013; Rajamma et al., 2020). This moderation effect is evident in how scepticism interacts with UGC attributes, diminishing the impact of perceived expertise, trustworthiness, and attractiveness when consumer doubt is high (Jia et al., 2023; Nosita & Lestari, 2019; Reimer & Benkenstein, 2016). Thus, brands must carefully manage the authenticity and transparency of user content to preserve its persuasive power.

H3(a): Scepticism moderates the relationship between the perceived expertise of User-Generated Content (UGC) and consumer purchase decision.

H3(b): Scepticism moderates the relationship between the perceived trustworthiness of User-Generated Content (UGC) and consumer purchase decision.

H3(c): Scepticism moderates the relationship between the perceived attractiveness of User-Generated Content (UGC) and consumer purchase decision

Similarly, scepticism moderates the effectiveness of IGC by influencing how consumers interpret influencer expertise, trustworthiness, and attractiveness. While influencers can significantly drive consumer decisions through credible and engaging content, scepticism often acts as a cognitive filter, prompting consumers to question the sincerity and intent behind promotional messages (Chirica et al., 2024; Singh & Pandoi, 2023). High scepticism can diminish the persuasive impact of influencer expertise (Jamil & Qayyum, 2021), erode trust in their endorsements (Ao et al., 2023), and render attractiveness less effective by making it seem superficial or manipulative. These findings highlight the importance of authenticity and transparency in influencer strategies to mitigate scepticism and maximize impact. Marketers are therefore encouraged to align influencer values with brand messaging and ensure open disclosure to retain consumer trust and engagement.

H4(a): Scepticism moderates the relationship between the perceived expertise of Influencer-Generated Content (IGC) and consumer purchase decision.

H4(b): Scepticism moderates the relationship between the perceived trustworthiness of Influencer-Generated Content (IGC) and consumer purchase decision.

H4(c): Scepticism moderates the relationship between the perceived attractiveness of Influencer-Generated Content (IGC) and consumer purchase decision.

Figure 1

Conceptual Framework
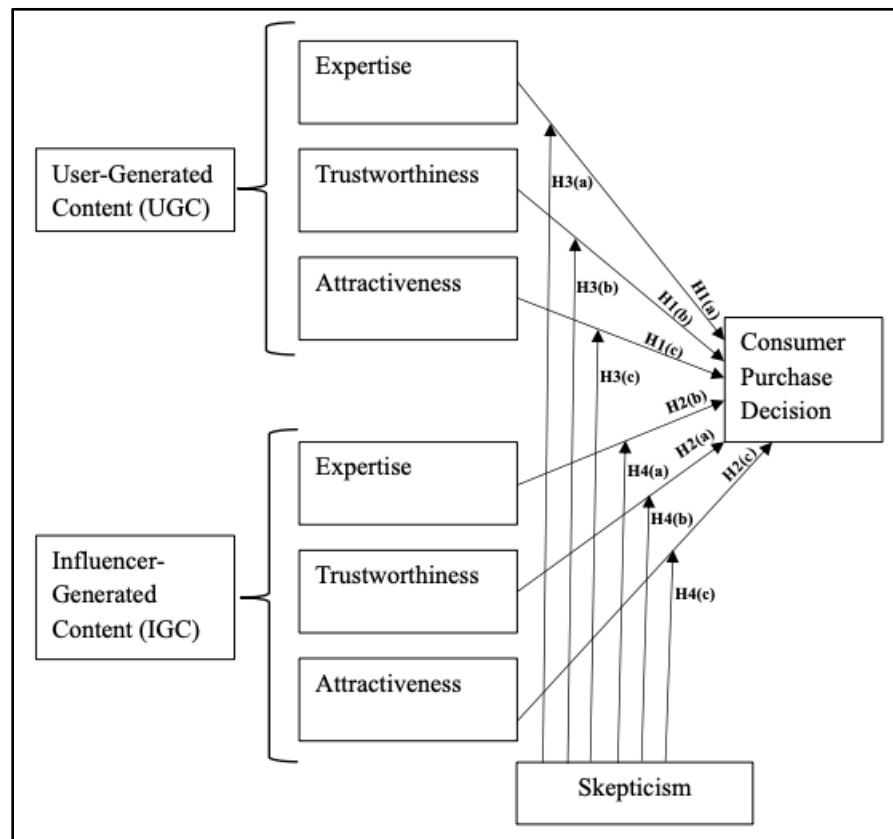
Methods

Participants

The target population for this study consists of Malaysian adults aged 18 and above who actively engage with User-Generated Content (UGC) and Influencer-Generated Content (IGC) on platforms such as Instagram, YouTube, Facebook, and TikTok. With 91.7% of Malaysians active on social media (DataReportal, 2023), the sample reflects a diverse demographic influencing digital consumption trends. Purposive sampling was employed to select individuals aged 18+, active on social media, and regularly exposed to UGC and IGC. Purposive sampling is used to ensure that participants meet specific criteria relevant that allows for the deliberate selection of individuals who can provide rich, relevant insights aligned with the research objectives. Participants aged 18 and above are selected as this group is also more likely to make independent consumption decisions influenced by social media. They are typically active users of platforms such as Instagram, YouTube, Facebook, and TikTok. Their regular exposure to User-Generated Content (UGC) and Influencer-Generated Content (IGC) makes them highly relevant to the study. They can also legally provide informed consent without parental or guardian approval, aligning with ethical research requirements. A total of 361 completed questionnaires were returned.

Data were collected through an online survey comprising demographic questions and Likert-scale items that measured perceived credibility, trustworthiness, expertise, and the influence of UGC and IGC on purchase decisions. Participants were instructed to complete the survey based on their exposure to UGC and IGC related to various beauty products. A five-point Likert scale (strongly disagree to strongly agree) was used for quantifiable data collection. To ensure reliability and validity, the survey was pre-tested with the target population, reviewed by experts for content accuracy, and analysed using Cronbach's alpha for internal consistency. A total of 44 items were adapted from established studies to ensure contextual relevance. Data collection occurred over three months, from August 2024. Descriptive analyses and multiple regression were used to test the hypotheses.

Results And Findings

Profile of Respondents

Table 1 presents the demographic profile of the participants. The sample was predominantly female (73.2%), while males accounted for 15.8%, reflecting the greater engagement of women in beauty-related content online. Most respondents (75.6%) were between the ages of 18–25, followed by 26–30 (8.6%), 31–40 (3.0%), and very small proportions from older age groups. In terms of social media usage, 36.5% reported spending 3–6 hours daily, 28.1% more than 6 hours, 21.9% between 1–3 hours, and only 2.5% less than 1 hour. Significantly, 77.6% of participants confirmed purchasing beauty products influenced by content on social media, while 11.3% had not, underscoring the strong persuasive impact of UGC and IGC on consumer purchase decisions.

Table 1

Demographic Profile of Respondents

Demographic Type	Category	Frequency	Percent (%)
Gender	Male	64	15.8
	Female	297	73.2
Age Range	18–25 years	307	75.6
	26–30 years	35	8.6
	31–40 years	12	3.0
	41–50 years	5	1.2
	51–60 years	1	0.2
	60 years and above	1	0.2
Time Spent on social media	Less than 1 hour	10	2.5
	1–3 hours	89	21.9
	3–6 hours	148	36.5
	More than 6 hours	114	28.1
Purchases via social media	Yes	315	77.6
	No	46	11.3

Descriptive Analysis

Descriptive statistics reveal that respondents generally hold favourable perceptions of UGC (see Table 2), particularly in terms of attractiveness (M = 4.10), followed by expertise (M = 3.89) and trustworthiness (M = 3.79). However, scepticism remains a concern, with a moderate overall mean of 3.33 (see Table 3), especially regarding perceived bias and potential fabrication of reviews. While respondents acknowledged UGC creators as knowledgeable and appealing, their trust in the authenticity of such content was tempered by moderate scepticism. This dual perception suggests that despite positive impressions, concerns about credibility can limit the full persuasive power of UGC.

Similarly, respondents rated IGC highly in attractiveness (M = 4.14) and moderately in expertise (M = 3.59) and trustworthiness (M = 3.53) (see Table 4). Scepticism toward IGC was slightly higher (M = 3.48), with concerns about biased or fake content persisting (see Table 5). Regarding purchase decisions, UGC-endorsed content showed a stronger influence (M = 3.72) compared to IGC (M = 3.53) (see Table 6), with the highest influence when both types were combined (M = 3.82). However, cost remained a limiting factor across both content types, as respondents were less willing to purchase higher-priced items even if endorsed. These findings highlight that while UGC and IGC are effective in shaping consumer behaviour, scepticism and price sensitivity play moderating roles in the decision-making process.

Table 2

Descriptive Statistics for UGC

Variable	Item	Mean	Std. Deviation
Trustworthiness	Overall Mean (Trustworthiness)	3.79	0.920
	The individuals producing UGC are dependable	3.87	0.849
	The individuals producing UGC are honest	3.81	0.940
	The individuals producing UGC are sincere	3.70	0.971
Expertise	Overall Mean (Expertise)	3.89	0.928
	The individuals producing UGC are very knowledgeable	3.95	0.723
	I feel confident in UGC producers' ability to judge quality	3.91	0.833
	I need very little additional information	3.80	1.230
Attractiveness	Overall Mean (Attractiveness)	4.10	0.839
	The individuals producing UGC are beautiful/good-looking	4.10	0.862
	The individuals producing UGC are elegant/charming	4.04	0.847
	The individuals producing UGC are attractive	4.16	0.807

Table 3

Descriptive Statistics for Scepticism Toward UGC

Variable	Item	Mean	Std. Deviation
Scepticism	Overall Mean (Scepticism)	3.33	1.141
	I do not trust online UGC reviews	3.02	1.204
	I am sceptical of online UGC reviews	3.35	1.136
	I am doubtful of online UGC reviews	3.39	1.138
	A lot of online UGC reviews are biased	3.54	1.046
	A lot of online UGC reviews are fake	3.34	1.160

Table 4

Descriptive Statistics for Influencer-Generated Content

Variable	Item	Mean	Std. Deviation
Trustworthiness	Overall Mean (Trustworthiness)	3.53	1.033
	The influencers are dependable	3.66	1.001
	The influencers are honest	3.47	1.054
	The influencers are sincere	3.45	1.045
Expertise	Overall Mean (Expertise)	3.59	1.111
	The influencers are very knowledgeable about the product	3.61	1.028
	I feel confident in the influencers' ability to judge quality	3.65	1.044
	I need very little additional information	3.52	1.261
Attractiveness	Overall Mean (Attractiveness)	4.14	0.823
	The influencers are beautiful/good-looking	4.19	0.831
	The influencers are elegant/charming	4.12	0.835
	The influencers are attractive	4.12	0.802

Table 5

Descriptive Statistics for Scepticism Toward IGC

Variable	Item	Mean	Std. Deviation
Scepticism	Overall Mean (Scepticism)	3.48	1.090
	I do not trust online IGC reviews	3.27	1.115
	I am sceptical of online IGC reviews	3.56	1.053
	I am doubtful of online IGC reviews	3.54	1.054
	A lot of online IGC reviews are biased	3.58	1.098
	A lot of online IGC reviews are fake	3.42	1.128

Table 6

Descriptive Statistics for Consumer Purchase Decisions

Variable	Item	Mean	Std. Deviation
UGC-Endorsed Purchases	Overall Mean (UGC-Endorsed Purchases)	3.72	0.950
	I choose to buy beauty products endorsed by UGC (PPU1)	3.87	0.793
	I prefer beauty products endorsed by UGC over others with similar quality (PPU2)	3.89	0.878
	I buy beauty products endorsed by UGC even if they are more expensive (PPU3)	3.40	1.179
IGC-Endorsed Purchases	Overall Mean (IGC-Endorsed Purchases)	3.53	1.111
	I choose to buy beauty products endorsed by IGC (PPI1)	3.59	0.999
	I prefer beauty products endorsed by IGC over others with similar quality (PPI2)	3.69	1.089
	I buy beauty products endorsed by IGC even if they are more expensive (PPI3)	3.30	1.245

Hypotheses Tests

Table 7 presents the results of the regression analysis conducted to test the relationships between the three UGC factors predicted to influence the purchase decisions of beauty products. The model indicates an adjusted R^2 = .238, p < .001, suggesting a weak relationship (Hair et al., 2011; Henseler et al., 2012), with the three independent variables, expertise, trustworthiness, and attractiveness, explaining 23.8% of the variation in the dependent variable.

Table 7

UGC Factors and Purchase Decision

Predictor (UGC Factor)	B (Coefficient)	t-value	p-value	r (Correlation)
Expertise	0.234	3.655	0.000	0.410
Trustworthiness	0.296	4.915	0.000	0.447
Attractiveness	0.114	2.095	0.037	0.290
R^2	0.244			
Adjusted R^2	0.238			
F-value	38.470			
Model Sig. (p)	0.000			

N= 361 *p<.05, **p< .000
Dependent: Purchase decision of beauty products

H1a predicted that UGC expertise positively influences purchasing decision of beauty products. H1a is supported as the result shows a positive and significant relationship with a path coefficient value of 0.234 and *t*= 3.655 (*p*<0.001).

H1b predicted UGC trustworthiness positively influences purchasing decision of beauty products. H1b is supported. Based on the results, the path coefficient value was 0.296 and *t*=4.915 (*p*<0.001). The path coefficient has shown that UGC trustworthiness positively and significantly influence purchasing decision of beauty products.

Next, *H1c* predicted that UGC attractiveness positively influences purchasing decision of beauty products. *H1c* is supported, with path coefficient 0.114, t= 2.095 (*p*<0.037).

Table 8 presents the outcome of the regression analysis performed to test the relationships between the three IGC factors and the purchase decisions of beauty products.

Table 8

IGC Factors and Purchase Decision

Predictor (IGC Factor)	B (Coefficient)	t	p-value	r (Correlation)
Expertise	0.134	2.049	0.041	0.416
Trustworthiness	0.534	8.580	0.000	0.553
Attractiveness	-0.053	-0.038	0.421	0.147
R²	0.315			
Adjusted R²	0.309			
F-value	54.629			
Model Sig. (p)	0.000			

N= 361 *p<.05, **p< .000
Dependent: Purchase decision of beauty products

H2a predicted that IGC expertise positively influences purchasing decision of beauty products. *H2a* is supported as the result shows a positive and significant relationship with a path coefficient value of 0.134 and *t*= 2.049 (*p*<0.05).

H2b predicted IGC trustworthiness positively influences purchasing decision of beauty products. *H2b* is supported. Based on the results, the path coefficient value was 0.534 and t=8.580 (p<0.001). The results suggest that IGC trustworthiness positively and significantly influence purchasing decision of beauty products.

Next, *H2c* predicted that IGC attractiveness positively influences purchasing decision of beauty products. *H2c* is supported, with path coefficient 0.114, *t*= 2.095 (*p*<0.037).

Moderation Analysis

The moderation analysis using Hayes PROCESS model showed that scepticism did not significantly moderate the relationships between UGC attributes (expertise, trustworthiness, attractiveness) and purchase decisions (see Tables 9, 10 and 11). Thus, H3a, H3b and H3c are rejected.

Table 9

Scepticism on Expertise (UGCE) and Purchase Decision

Coefficient (coeff)	Standard Error (SE)	*t*	*p*	LLCI	ULCI
Constant	2.8977	0.7707	3.7601	0.0002	1.3821
UGCE	0.1266	0.1946	0.6504	0.5158	-0.2561
SKU	-0.2647	0.2273	-1.1646	0.2450	-0.7118
Int_1 (UGCE × SKU)	0.0956	0.0567	1.6845	0.0930	-0.0160

Table 10

Scepticism on Trustworthiness (UGCT) and Purchase Decision

Coefficient (coeff)	Standard Error (SE)	*t*	*p*	LLCI	ULCI
Constant	0.5390	0.7766	0.6941	0.4881	-0.9882
UGCT	0.6874	0.1927	3.5666	0.0004	0.3084
SKU	0.4053	0.2141	1.8929	0.0592	-0.0158
Int_1 (UGCT × SKU)	-0.0620	0.0529	-1.1719	0.2420	-0.1660

Table 11

Scepticism on Attractiveness (UGCA) and Purchase Decision

Coefficient (coeff)	Standard Error (SE)	*t*	*p*	LLCI	ULCI
Constant	1.7994	0.8943	2.0121	0.0450	0.0407
UGCA	0.3730	0.2094	1.7808	0.0758	-0.0389
SKU	0.2236	0.2784	0.8032	0.4224	-0.3240
Int_1 (UGCA × SKU)	-0.0257	0.0644	-0.3981	0.6908	-0.1524

In contrast, for IGC (see Tables 12, 13 and 14), scepticism had a significant negative impact and moderated the effects of both expertise and trustworthiness. Specifically, scepticism weakened the negative impact of perceived expertise (interaction $\beta = 0.2647$, $p = 0.0001$) and trustworthiness (interaction $\beta = 0.2041$, p = 0.0004) on purchase decisions, indicating that while scepticism lowers overall trust, it also softens the influence of these attributes under high scepticism. However, attractiveness in both UGC and IGC contexts did not significantly influence purchase decisions, nor was it moderated by scepticism.

Table 12

Scepticism on Expertise (UGCE) and Purchase Decision

Coefficient (coeff)	Standard Error (SE)	t	p	LLCI	ULCI
Constant	5.7694	0.9703	5.9460	0.0000	3.8611
IGCE	-0.5212	0.2472	-2.1082	0.0357	-1.0075
SKI	-1.0523	0.2539	-4.1441	0.0000	-1.5516
Int_1 (IGCE × SKI)	0.2647	0.0645	4.1054	0.0001	0.1379

Table 13

Scepticism on Trustworthiness (UGCT) and Purchase Decision

Coefficient (coeff)	Standard Error (se)	t	p	LLCI	ULCI
Constant	4.2153	0.9056	4.6545	0.0000	2.4343
IGCT	-0.1777	0.2256	-0.7876	0.4314	-0.6213
SKI	-0.7190	0.2292	-3.1375	0.0018	-1.1696
Int_1 (IGCT × SKI)	0.2041	0.0571	3.5746	0.0004	0.0918

Table 14

Attractiveness (IGCA) and Purchase Decision

Coefficient (coeff)	Standard Error (se)	t	p	LLCI	ULCI
Constant	3.2256	1.3421	2.4034	0.0168	0.5862
IGCA	0.1276	0.3089	0.4130	0.6798	-0.4799
SKI	-0.1536	0.3658	-0.4198	0.6749	-0.8731
Int_1 (IGCA × SKI)	0.0214	0.0842	0.2540	0.7997	-0.1442

Discussion

This study examined the impact of User-Generated Content (UGC) and Influencer-Generated Content (IGC) on consumer purchase decisions, focusing on trustworthiness, expertise, and attractiveness, with scepticism as a moderating factor.

The findings of this study provide deeper insights into the interplay between perceived content credibility and consumer behaviour in digital spaces. The descriptive data reveal that UGC is more effective at influencing purchasing decisions due to its peer-based, non-commercial nature, as evidenced by higher mean scores for purchases under the influence of UGC (M_{UGC} = 3.72 vs M_{IGC} = 3.53) and attractiveness (M = 4.10). These perceptions are consistent with literature that positions UGC as inherently trustworthy due to its authenticity and relatable tone (Nosita & Lestari, 2019; Patel, 2018). For IGC, the findings highlight the dual challenge of maintaining credibility while promoting products. Although IGC was rated high on attractiveness (M = 4.14), this attribute did not significantly influence

purchase decisions, suggesting that surface-level appeal is insufficient without deeper cues of expertise and trust.

Trustworthiness emerged as the most influential attribute for both UGC and IGC, but it had a significantly greater effect in IGC contexts. This aligns with existing literature, where trustworthiness is recognized as a cornerstone of effective digital marketing. Koay et al., (2021) found that perceived honesty and transparency in influencers build trust, positively influencing purchase intentions. Similarly, Geng and Chen (2021) confirmed that trustworthiness enhances the perceived authenticity of peer-generated content, making it more reliable in the eyes of consumers. On the other hand, attractiveness does not play a significant influence on purchase under IGC. This may be because consumers are increasingly aware of the performative nature of influencer content, viewing visual appeal as superficial or commercially constructed, and therefore less indicative of product credibility or value.

Expertise demonstrated varied effects depending on whether the content was UGC or IGC. In both cases, expertise influenced purchase decisions suggesting that consumers value domain knowledge. However, expertise was more crucial in IGC contexts, where consumers tend to scrutinize influencers' authority and knowledge. In contrast, authenticity and relatability were more important in UGC, where consumers are generally more concerned with the shared experiences of peers rather than the technical knowledge they might bring (Geng & Chen, 2021).

Attractiveness had a larger effect in the UGC context, but it was not as significant as trustworthiness or expertise. This supports Wiedmann and von Mettenheim's (2020) assertion that attractiveness alone is insufficient to drive purchase intentions unless accompanied by trust and relevance. Boonchutima and Sankosik (2022) reported a similar trend, where influencers focusing solely on visual appeal were less effective in driving purchase intentions compared to those who exhibited both trustworthiness and expertise. Q. Zhang and Kim (2024) further reinforced that, while attractiveness can capture attention, long-term relationships and consumer trust are built on credibility, specifically, expertise and trustworthiness.

In terms of scepticism, UGC demonstrated a level of inherent credibility that helped mitigate consumers' doubts. Because UGC is non-commercial, it is often perceived as more authentic and unbiased, which sustains consumer trust even in the face of scepticism. On the other hand, scepticism weakened the relationship between IGC attributes and purchase decisions, emphasizing the need for influencers to work harder to gain consumers' trust. The regression analysis and moderation tests demonstrated that scepticism significantly weakened the effect of IGC attributes—especially expertise ($\beta = -0.5212$, $p = 0.0357$) and trustworthiness ($\beta = -0.1777$, $p = 0.4314$)—on purchase decisions. These results confirm assertions by Koay et al. (2021), Ao et al. (2023), and Wen (2023) that transparency and credibility are vital to overcoming consumer resistance in influencer marketing. Influencers who fail to convincingly demonstrate genuine product knowledge or values aligned with the brand risk losing effectiveness in highly sceptical environments.

Conclusion

This study makes a significant contribution to consumer behaviour theories by highlighting how the interplay between trustworthiness, expertise, and attractiveness influences purchase decisions and how scepticism moderates these relationships. Traditional models of content attributes typically treat these factors in a static way, ignoring the contextual variability caused by scepticism. This research challenges such paradigms, demonstrating that scepticism places more weight on credibility (trustworthiness and expertise) in IGC, but has minimal impact on UGC.

By integrating the findings with Source Credibility Theory, this research supports and refines the theoretical understanding of how different credibility attributes operate in digital contexts. While existing studies acknowledge the role of trust and expertise (Ismagilova et al., 2020), this study shows how these attributes are differentially moderated by scepticism based on content type. UGC sustains its influence despite scepticism, whereas IGC is more vulnerable indicating the need for greater scrutiny in how influencer strategies are implemented. This reinforces Geng and Chen's (2021) proposition that

UGC benefits from its perceived neutrality, which allows it to withstand audience doubt more effectively than commercially driven IGC.

The findings are consistent with and extend previous research. Koay et al., (2021) highlighted that scepticism leads consumers to prioritize credible influencer attributes, particularly trustworthiness and expertise. This study supports their findings, showing that influencer marketing is most effective when influencers demonstrate transparency and expertise. Furthermore, the study reinforces the trust advantage inherent in UGC. Geng and Chen (2021) found that UGC is perceived as more trustworthy, reducing the effect of external factors like scepticism. Models of content types must differentiate between UGC and IGC to better understand how consumer trust is established and maintained.

The findings also challenge existing frameworks by downplaying the role of attractiveness in IGC. Previous theories suggested that visual appeal drives engagement, but the current study indicates that credibility especially trustworthiness and expertise has become a more important driver of purchase decisions. This shift in consumer priorities calls for new theoretical frameworks to reflect the evolving nature of digital marketing in an increasingly sceptical world.

For marketers, the study provides actionable insights for optimizing digital content strategies across UGC and IGC channels. The primary attribute influencing purchase decisions is trustworthiness, signalling the need for credibility-building efforts in both types of content. For UGC, marketers should focus on platforms that promote authentic peer reviews and encourage community engagement. This approach taps into UGC's inherent trust advantage, as Jia et al. (2023) found that platforms fostering authentic connections between users build greater consumer trust and long-term engagement. Marketers should also encourage relatable storytelling and experience sharing, particularly with younger demographics.

For IGC, the study underscores the importance of collaborating with influencers who are transparent about their information and demonstrate expertise in their subject matter. Transparent collaborations, where influencers openly disclose sponsorships and provide evidence-based endorsements, help mitigate scepticism and build trust among consumers. Vemuri et al. (2024) demonstrated that engagement and purchase intentions increase when influencers promote sustainable products transparently.

Strategies should be tailored to address scepticism, particularly in IGC contexts, where it amplifies the effect of expertise and trustworthiness. Finally, IGC campaigns should prioritize credibility over superficial attributes like attractiveness. While high visual appeal may initially attract attention, it does not drive purchase decisions in the long term. This conclusion is supported by Abduraimov (2024), who identified trustworthiness and transparency as the most crucial factors in influencer marketing.

The study confirms the strategic value of UGC in markets where scepticism is high. Peer-shared content serves as a buffer against growing distrust in influencer marketing, especially in high-involvement sectors like beauty. For IGC, success lies in balancing promotional messaging with credible, value-driven narratives. This includes selecting influencers with aligned values and ensuring transparency about partnerships. These steps not only improve message effectiveness but also build long-term consumer trust. Ultimately, brands should prioritise content that demonstrates sincerity and product knowledge, whether from influencers or users, as these are the most enduring drivers of purchase intent in a saturated and sceptical digital environment. By incorporating these insights, marketers can refine their strategies to effectively engage consumers and foster trust, ultimately driving higher engagement and purchase intentions across both UGC and IGC platforms.

This study has some limitations. First, the use of self-reported data may lead to response bias, particularly for sensitive constructs like scepticism; future studies could incorporate behavioural data or experimental methods to cross-validate responses. Second, the online survey format limits participation to individuals with reliable internet access, potentially excluding less tech-savvy users. This could be mitigated by combining online and offline data collection methods. Third, the survey did not capture detailed information about influencer types or content categories, which restricts practical

insights; future research should include more nuanced items or qualitative methods to explore these dimensions in depth.

Conflict of Interest

The authors have declared that no competing interests exist.

Author Contribution Statement

JTJX was responsible for conceptualization, data collection, methodology, validation, and writing – original draft preparation. SMN contributed to project administration, theoretical development and writing – review and editing.

Ethics Statement

This study involved the collection of data through a survey link distributed through social media platforms. Informed consent was obtained from all participants involved in this study. Data were fully anonymized to ensure the privacy and confidentiality of individuals.

Data Access Statement

Research data supporting this publication are available upon request to the corresponding author

Author Biography

Jessie Tan Jia Xin is a graduate of the School of Communication at Universiti Sains Malaysia (USM), with a focus on media studies and digital communication. Her research interests include social media analysis, digital consumer behaviour, and content credibility in online environments. She has a strong passion for exploring the intersection between emerging media trends and public engagement, with particular emphasis on user- and influencer-generated content.

Associate Professor Dr. Shuhaida Md Noor is a lecturer at the School of Communication at Universiti Sains Malaysia in the field of marketing communication. Her research focuses on consumer psychology, marketing communication and heritage communication. Apart from research and writing in these fields, she is also often involved in community capacity building projects and consultancy projects, particularly related to cultural and natural heritage, tourism and branding. She is one of the authors for the Principles of Integrated Marketing Communication: A Malaysian Casebook (Penerbit USM, 2022). Prior to

joining the university, she worked in the corporate communication and public relations industry, in both the public and private sectors.

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