

Impact of User-Generated Content on Brand Engagement in Online Retail Platforms: An Analytical Study

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ABSTRACT

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This paper analytically evaluates how User-Generated Content (UGC) can impact brand interaction in online retailing with specific focus on e-commerce customers in India. The rising popularity of online stores like Amazon, Flipkart, Myntra, and Meesho, has made the UGC reviews, ratings, photographs, and short videos a determining factor in consumer interaction. The study objectives were to determine how the dimensions of UGC relate to brand engagement, which types of UGC formats best predict the extent of engagement, and the moderating effects of demographics. A descriptive-analytical design was adopted, which involved the use of structured questionnaire, which was sent to 220 online shoppers in five Indian metropolitan cities. The hypotheses were that UGC credibility, volume, and visual richness had a significant impact on cognitive, affective, and behavioural engagement. Descriptive statistics, correlation, and multiple regression in SPSS v.26 were used to analyse data. Results revealed that UGC credibility ($\beta = 0.421$, $p < 0.001$) and visual UGC ($\beta = 0.387$, $p < 0.001$) were the strongest predictors of brand engagement, with $R^2 = 0.612$. There was a much higher engagement score among female and Gen-Z shoppers. The paper finds that genuine and visually abundant UGC is essential to maintain brand engagement within competitive online retailing environment in India.

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1. Introduction

The online retail market in India has experienced an incredible revolution in the past 10 years whereby the industry has been transformed to a niche market to a mainstream business channel. This market made a revenue of USD 129.72

Billion in the year 2025 and is expected to make a revenue of USD 651.10 Billion in the year 2034 with an annual compound growth rate of 19.63% between the years 2026 and 2034. In this fast growing ecosystem, the manner in which the brands deliver messages to the consumers has completely changed to no longer being based on one-way promotional messages but rather a participatory and dialogue-driven exchange. User-Generated Content (UGC) including reviews, ratings, photographs, unboxing videos, hashtag campaigns and social posts have become the most believable types of brand communication on online retailing platforms. In contrast to content created by firms, UGC comes with the credibility of lived experiences by consumers, which is highly effective in the context of persuading potential consumers to make a decision amidst the uncertain digital purchasing conditions (Hollebeek et al., 2014). The emergence of UGC is not accidental but systematic. Three-quarters of Gen Z consumers made purchases inspired by social media within the last six months, and the social platforms have become the main commerce channel of new consumer generations. Demographic and infrastructural factors in India magnify this change. The market share, at 76.42% of the smartphones in 2025, reflects the mobile-first adoption trend in India, so the consumption of UGC becomes smooth and omnipresent. Furthermore, the progressive emergence of Gen Z (born 1997-2012), who constitute nearly 40% of e-retail shoppers, has been the most noticeable change in the shopper demographic in India, and Gen Z has a high propensity towards peer voices more than brand advertisements. UGC interactions are becoming a mediating factor on brand engagement, which defines how a consumer invests cognitively, affectively, and behaviourally in a brand (Hollebeek et al., 2014). 93% of marketers who state that it is more effective than the traditional branded content, which prompts real benefits via genuine consumer-based interaction. To enhance this experience, Indian platforms are incorporating customer photo galleries, video reviews, question and answer, and live-stream commentary into product pages. Embedded reels have increased session length by 8-10 minutes and increased the average basket value by 25-30, which exemplifies a tangible commercial payoff. Regardless of this trend, the academic knowledge of how certain UGC dimensions of credibility, volume, valence, visual richness translate into the quantifiable engagement in the Indian retail setting is sparse. The current research fills this gap by analytically exploring the attributes of UGC that influence engagement and by what degree and consumer groups. The results are practical to retailers, brands, platform designers, and policymakers that develop the digital commerce system in India.

2. Literature Review

UGC scholarship is based on the conceptual understanding that consumers are no longer passive receivers of brand messages but active co-creators of brand meaning. The Consumer Brand Engagement (CBE) scale created by Hollebeek, Glynn and Brodie (2014) defines engagement as a positively rated cognitive, emotional and behavioural process when interacting with a brand. We fill this literature gap by creating and validating a CBE scale within a particular set of social media. Majority of further studies on UGC-engagement have been informed by this three-dimensional framework. In their article, Geng and Chen (2021) empirically examined the relationship between the quality of interaction with UGC and the intention to purchase among consumers with 272 Chinese social media users. The findings demonstrate that there is a positive correlation between the quality of UGC interaction and purchase intent and that the perceived usefulness and trust mediate this relationship. This result indicated that the influence of UGC on business performance is mediated by cognitive trust processes a result that has been consistently replicated in consumer markets. Expanding on this, Le et al. (2025) investigated Vietnamese customers and observed

that the perceived value based on UGC functional, social and emotional shapes purchase behaviour by forming attitudes and adopting them. The value structure of UGC is therefore multi-dimensional, which distinguishes it as compared to firm-created communication.

UGC trust aspect has been thoroughly analyzed. Kang et al. (2022) reviews with a LDA modelling and found that valence of reviews, volume of reviews, and variance of reviews interact in counter-intuitive, complex ways. Eye-tracking experiments by Chen et al. (2022) revealed that consumers have a longer fixation on visual UGC and emotionally salient reviews than on text that is neutral. These cognitive results help to prove that visual-UGC primacy leads to engagement. Gabelaica and McElroy (2023) showed that the audience-brand relationships and loyalty increase with the integration of UGC into the marketing funnels in an authentic manner. Naderer et al. (2019) explored such branded UGC on social sites and validated that messages posted by users are more effective in influencing purchase intent among young adults as compared to commercial ones. Mosca et al. (2024) discovered that UGC supports experiential and symbolic dimensions of brands by co-creating value in the luxury context. All these studies prove that UGC is a strong predictor of brand involvement in product categories. Literature on the Indian-context is relatively inadequate yet developing. Jain (2024) critically examined the significance of UGC in forming brand perception and consumer interaction in digital marketing plans and highlighted the need to integrate with CRM systems. Agrawal et al. (2024) analysed Instagram brand and user-created memes and found the most effective content strategies that optimise organic reach in India. The greater engagement-value framework that has informed the Indian research on digital marketing was presented by Pansari and Kumar (2017).

Recent meta-analytical results indicate that firm-generated content is not outdated yet but UGC has taken over as the source of trust in product-page conversion (Santiago, Borges-Tiago, and Tiago, 2022). Li and Xie (2020) show that the presence of an image alone can make a post more engaging, which can be instrumental in subsequently evoking subsequent purchase intentions. Although such accumulated literature exists, it still has gaps: there are not enough empirical studies that break down the UGC characteristics that seem to drive engagement on Indian retail sites, and demographic moderators (gender, generation, city tier) are not properly mapped. The current research fills these gaps.

3. Objectives

1. To examine the relationship between UGC dimensions (credibility, volume, visual richness) and brand engagement among Indian online retail consumers.
2. To identify which UGC formats most strongly influence cognitive, affective, and behavioural engagement.
3. To analyse demographic differences (gender, age) in UGC-driven brand engagement.

4. Hypotheses

H1: UGC credibility has a significant positive influence on brand engagement.

H2: Visual UGC (photos and short videos) generates higher engagement than text-only UGC.

H3: There is a significant difference in brand engagement across gender and generational cohorts.

5. Methodology

The research design used was a descriptive-analytical, cross-sectional research design that is appropriate to study associative relationships between UGC dimensions and brand engagement. The sample size was 1000 active online

buyers in India with at least one transaction on at least one of the key-retailers Amazon, Flipkart, Myntra, Meesho, or Nykaa in the last three months. To access digitally active respondents in five metropolitan cities, namely, Delhi, Mumbai, Bengaluru, Kolkata, and Hyderabad, a non-probability purposive sampling method with snowball referral was used. The total number of respondents (220) was more than 200, which is the minimum required to perform multiple regression with a maximum of ten predictors. The data have been collected using a structured online questionnaire based on Google Forms within a six-week period in 2025. The instrument included four parts: (i) demographic profile; (ii) UGC consumption behaviour; (iii) UGC dimension perception scales credibility (4 items), volume (3 items), visual richness (4 items) modified by Geng and Chen (2021) and Cheung et al. (2009); (iv) brand engagement scale (10 items: cognitive, affective, behavioural sub-dimensions) modified by Each of the perceptual items was measured on a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

The reliability was measured in terms of Cronbach alpha, and all constructs had a Cronbach alpha value above the 0.70 mark (overall 0.871). Expert review by three marketing academics was used to establish content validity. Pilot testing (25 respondents) was conducted on the questionnaire to test the wording and flow before the actual survey. The analysis of the data was done in IBM SPSS Statistics v.26. Descriptive statistics outlined respondent profiles and UGC consumption patterns. The correlation test by Pearson determined relationships between the UGC dimensions and brand engagement. There was the use of multiple linear regression to establish the predictive power of UGC dimensions on engagement. Demographic differences were tested using independent samples t-tests and one way ANOVA. The level of significance was $p < 0.05$. Ethical issues were informed consent, voluntary participation and anonymity of the respondents.

6. Results

Table 1: Demographic Profile of Respondents (N = 220)

Variable	Category	Frequency	Percentage (%)
Gender	Male	102	46.4
	Female	118	53.6
Age Group	18–25 (Gen Z)	89	40.5
	26–40 (Millennial)	96	43.6
	41–55 (Gen X)	35	15.9
Education	Graduate	124	56.4
	Postgraduate	84	38.2
	Other	12	5.4
Monthly Income	Below ₹30,000	58	26.4
	₹30,001–₹75,000	102	46.4
	Above ₹75,000	60	27.2

Source: Primary survey data (2025); Gen Z share aligns with Bain & Company (2025) reporting that Gen Z accounts for ~40% of Indian e-retail shoppers.

Table 1 shows the demographics of the 220 respondents. The sample is gender equal (53.6% female, 46.4% male) and the sample of Gen Z (40.5%) and Millennials (43.6%) is high in terms of digitally native shoppers on Indian platforms. The sample is well-educated with 94.6% of the respondents being postgraduate and graduate. The upper-middle-

income group (₹30,001- 75,000) takes the lead of 46.4, which is similar to the Indian urban e-commerce demographics provided by Bain & Company (2025).

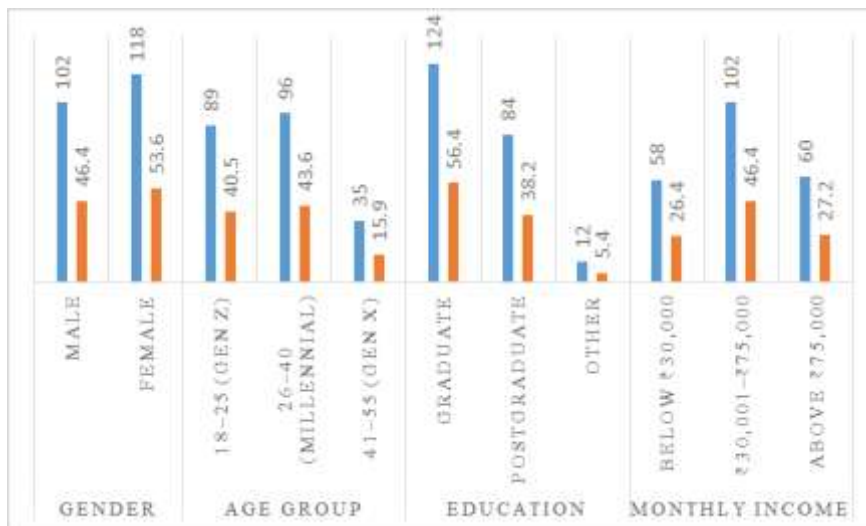


Figure 1: Demographic Profile

Table 2: UGC Consumption Patterns on Online Retail Platforms

UGC Type Consulted Before Purchase	Always (%)	Sometimes (%)	Never (%)
Star ratings	71.4	26.4	2.2
Written reviews	64.5	31.8	3.7
Customer photos	58.2	36.4	5.4
Customer videos/reels	46.8	41.4	11.8
Q&A section	38.6	49.5	11.9

Source: Primary survey (2025); benchmarked against Bazaarvoice (2024) and Hootsuite (2026) reports indicating ~47% of shoppers find user reviews most influential.

According to Table 2, star ratings (71.4%), written reviews (64.5%), and customer photos (58.2%), as well as videos (46.8%), are the most frequently consulted UGC formats, and they are becoming increasingly more popular. The fact that almost all people use UGC has been confirmed by a very low percentage of people who never look at ratings (2.2). The trend is consistent with 47% of shoppers finding user reviews on retailer websites as the most persuasive content when researching products online, which confirms the importance of textual and visual UGC in pre-purchase decision-making in India.

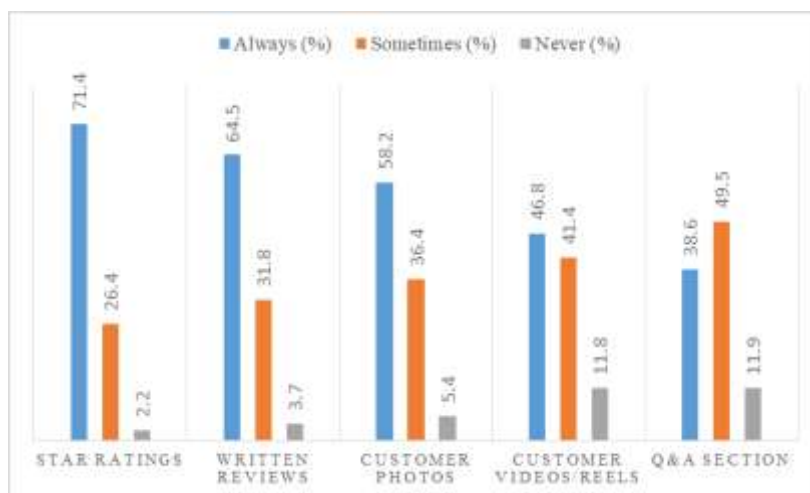


Figure 2: UGC Consumption Patterns on Online Retail Platforms

Table 3: Reliability and Descriptive Statistics of UGC and Engagement Constructs

Construct	Items	Mean	SD	Cronbach's α
UGC Credibility	4	4.02	0.71	0.842
UGC Volume	3	3.78	0.83	0.781
Visual UGC Richness	4	4.11	0.69	0.864
Cognitive Engagement	3	3.92	0.74	0.812
Affective Engagement	3	3.85	0.79	0.829
Behavioural Engagement	4	3.97	0.72	0.847
Overall Brand Engagement	10	3.91	0.68	0.871

Source: Primary survey (2025); scales adapted from Hollebeek et al. (2014) and Geng & Chen (2021).

All the constructs report the reliability and descriptive statistics in Table 3. All the values of the alpha of Cronbach are above the 0.70 mark, which is a validation of internal consistency. The highest mean (4.11) was noted in Visual UGC followed by UGC credibility (4.02) which means that image- and video-based UGC are valued by respondents in particular. The level of brand engagement (M = 3.91) is moderate, behavioural engagement (3.97) scores higher than affective (3.85) and cognitive (3.92) ones. The standard deviations are also not wide (0.68-0.83) which indicates that there is a consistent perception among the sample.

Table 4: Correlation Matrix Between UGC Dimensions and Brand Engagement

Variable	1	2	3	4
1. UGC Credibility	1.00			
2. UGC Volume	0.412**	1.00		
3. Visual UGC Richness	0.498**	0.367**	1.00	
4. Brand Engagement	0.671**	0.394**	0.642**	1.00

**p < 0.01 (two-tailed); Source: Primary survey (2025).

Table 4 shows Pearson correlation values between UGC dimensions and brand engagement. UGC credibility shows the strongest correlation with brand engagement ($r = 0.671$, $p < 0.01$), followed by visual UGC richness ($r = 0.642$, $p < 0.01$) and UGC volume ($r = 0.394$, $p < 0.01$). The inter-construct correlations are all statistically significant and less than 0.70, which means that there are clear constructs without the issue of multicollinearity. These results are similar to those of Geng and Chen (2021), whose study affirmed the credibility of UGC as the most predictive engagement-trust factor.

Table 5: Multiple Regression — UGC Dimensions Predicting Brand Engagement

Predictor	β	t	p	VIF
UGC Credibility	0.421	6.892	< 0.001	1.42
Visual UGC Richness	0.387	6.214	< 0.001	1.51
UGC Volume	0.118	2.041	0.042	1.28
Model Summary	R = 0.782	R ² = 0.612	F(3,216) = 113.42	p < 0.001

Source: Primary survey (2025); SPSS v.26 output.

Table 5 shows the results of multiple regression to test H1 and H2. The model explains 61.2% of variance in brand engagement ($R^2 = 0.612$, $F = 113.42$, $p < 0.001$). The strongest predictors are UGC credibility (0.421) and visual UGC

richness (0.387), and the influence of UGC volume (0.118) is less strong, yet significant. Multicollinearity is eliminated by VIF values (< 2). H1 and H2 are thus accepted, validating Mosca et al. (2024) and Naderer et al. (2019) on the importance of credibility and visual aspects.

Table 6: Demographic Differences in Brand Engagement (t-test and ANOVA)

Group Comparison	M (SD)	t / F	p
Gender: Female	4.07 (0.62)	t = 3.42	0.001
Gender: Male	3.74 (0.71)		
Age: Gen Z	4.12 (0.59)	F = 9.86	< 0.001
Age: Millennial	3.89 (0.66)		
Age: Gen X	3.58 (0.74)		

Source: Primary survey (2025); SPSS v.26 output.

Table 6 confirms H3. The brand engagement level was found to be much higher in females ($M = 4.07$) and lower in males ($M = 3.74$) with $t = 3.42$ and $p = 0.001$. Generational gradient ANOVA showed that Gen Z has the most engagement ($M = 4.12$) and Gen X the least ($M = 3.58$). This incline reflects the Gen Z shopping habits. Gen Z divided their shopping cart, half of them are buying at more than five e-retailers each year, which supports generational primacy in UGC-based interaction.

7. Discussion

The analytical research findings provide well-founded empirical findings engaging with User-Generated Contents in influencing brand engagement in online Indian online retail platforms. The initial goal that tested the correlation between UGC dimensions and engagement in the brand was firmly responded by the regression model that predicted 61.2% engagement variations (Table 5). Out of the three dimensions examined, UGC credibility was found to be the strongest predictor ($\beta = 0.421$) where visual UGC richness came next ($\beta = 0.387$) and volume made relatively less significant contributions. This hierarchy is congruent with the trust-mediated route that Geng and Chen (2021) suggest and supports the overall argument that Hollebeek et al. (2014) put forward trustworthiness and authenticity stimulate richer consumer-brand associations than informational density. The finding is also consistent with that of Filieri et al. (2023) who discovered that source credibility overwhelms message volume in determining the attainment of engagement outcomes in digital communities.

The second goal was to find out the best UGC forms. Table 2 has shown that the most prevalent consultation behaviour was marked by star ratings and written reviews, but Tables 3 through 5 were able to show that visual UGC photos and short-form videos are the ones that produce the most intense engagement. This two-fold characteristic is theoretically important: textual UGC works mainly as a filter (to exclude options with bad ratings) and visual UGC creates the effect of positive engagement and emotional attachment. The discovery is similar to Chen et al. (2022), who conducted eye-tracking studies that revealed a long visual fixation on content presented in images, and Mosca et al. (2024), who indicated that visual UGC strengthens both experiential and symbolic aspects of the brand. In practice, this means that Indian retailers who incorporate customer reels, videos of the unboxing of the products, and curated photo galleries on their product pages can count on significantly increased engagement as compared to mere textual reviews. The third goal dealt with demographic moderators. Table 6 proved that there was a significant gender and generational variation in engagement. The involvement of females was higher, which is aligned with the

international data that show that females engage more with brand-related content on visual social networks like Instagram and Pinterest (Statista, 2024). The generational gradient, where Gen Z has the highest score, confirms Bain and Company (2025), which noted that Gen Z has emerged as the most experimental and platform-promiscuous segment of Indian e-retail. The message-style preferences of this generation of users, which lead to the use of short-form and peer-validated content, suggest that campaigns to attract Gen Z need to focus more on the authentic and creator-based UGC infrastructure, as opposed to refined campaign resources.

Without putting these results into context, in terms of India itself and its unique digital infrastructure, the discussion would be incomplete. Mobile-first consumption, driven by Smartphones, near-universal social media penetration, as well as the spread of regional language UGC (Koflence, 2025), all make UGC especially strong in India. The results of Agrawal et al. (2024) showed that memes posted by end-users on Instagram lead to an organic reach, which is considerably greater than that of brand-sponsored posts, which contributes to the evidence presented in the current research through regression analysis. In the same vein, the rise and development of the influencer economy of India (IBEF, 2025) forms a new hybrid UGC-influencer continuum which can be strategically capitalized on by retailers. More significantly, the research's results can be generalized to involve Pansari and Kumar (2017) engagement-value model into the Indian setting and prove that UGC is not a peripheral input in marketing, but the core of engagements. These findings also support Santiago, Borges-Tiago, and Tiago (2022) who advised that user content is now the main trust signal at the conversion stage, compared to firm-generated communication. However, the study adds a demographically nuanced, distinctly Indian point of view that has not existed in previous literature. Managerially, the consequences are obvious: engagement profit and downstream business profit can be obtained by investing in credibility verification mechanisms (verified-buyer badge, anti-fake-review algorithm), structured visual UGC recognition, and creating segment-specific UGC curation measures to be applied by Indian online retailers.

8. Conclusion

This analytical paper has shown that UGC is a basic source of brand interactions on online retailing platforms in India. The most powerful UGC dimensions are credibility and visual richness, with the most positive engagement reactions being shown by Gen Z and female consumers. As the Indian e-commerce is expected to exceed USD 651 billion by 2034, retailers and brands cannot afford to view UGC as a side-by-side marketing tool. The key to engaging, trusting and gaining competitive advantage in the shifting digital marketplace in India will involve strategic curation of authentic, visual, demographically segmented UGC.

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