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Role of User-Generated Content in Enhancing Brand Engagement on E-Commerce Platforms

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ABSTRACT

The digital commerce has exponentially increased, and user-generated content (UGC) as a force has become a decisive factor in brand interaction in the context of online retail. This empirical study explores how the dimensions of UGC authenticity, credibility, visual richness and interactivity relate to consumer brand engagement among the Indian online shoppers. The research will measure the effect of UGC on cognitive, affective, and behavioural engagement, determine which of the types of UGC create the most significant engagement lift, and determine the moderating effect of platform type. With a quantitative cross-sectional design, primary survey research data were gathered via a structured questionnaire of 412 active online shoppers in major Indian metro and Tier-2 cities between January and March 2025. Pearson correlation, multiple regression, ANOVA and chi-square analyses were used to test hypotheses. Findings indicate that UGC authenticity (0.482, p<0.001) and visual richness (0.367, p<0.001) make significant predictors of brand engagement, with Instagram as the most promising platform of engagement. The discussion puts these findings into the context of the consumer-brand engagement literature and the digital marketing practice. The paper forms a conclusion that genuine, visually anchored UGC is the most economically friendly lever that online retailers should utilize in the fast-growing e-commerce landscape in India to engage with their brands in a sustainable manner.

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1. Introduction

The e-commerce market in India is in a period of incomparable growth, where USD 129.72 billion of retail value is estimated by the year 2025 and the market is projected to be USD 651.10 billion worth by 2034 with the compound

annual growth rate of 19.63% (IMARC Group market analysis). With 270 million internet customers in 2024, India has grown to ranked second and second-largest active e-retail market in the world, over benchmarking with the United States. In this hyper-competitive landscape, it is brands, rather than only price or product specifications that are being forced to compete but on the quality of relational experiences which they are providing consumers with. The content generated by users (UGC) any content that is created by regular users and not the brands themselves, such as reviews, photos, unboxing videos, and social posts has come to the forefront of this engagement architecture (Krishnamurthy & Dou, 2008; Kaplan and Haenlein, 2010). The empirical evidence of UGC is solid. The content created by users creates 6.9x as much interaction as branded content and 92% of consumers believe peer-created and not brand-created. By 2025, Instagram posts containing UGC are estimated to receive nearly 70% more engagement compared to posts by traditional brands, and can boost e-commerce product page conversion rates by up to 161%. But even with these aggregate statistics, the underlying mechanism that is causing specific UGC attributes to translate into brand engagement is under study, especially in the Indian online retail setting, as it has the largest proportion of consumers trusting UGC worldwide (Whop, 2026).

Brand engagement as a mental, emotional, and behavioural commitment of a consumer towards interaction with a target brand (Hollebeek, Glynn, and Brodie, 2014) has become a more significant predictor of retailing performance in the long run than satisfaction or attitude alone. The current body of research has excellent evidence supporting the UGC has an impact on trust (Cheung and Thadani, 2012), purchase intention (Geng and Chen, 2021), and brand loyalty (Niu, 2025). Nevertheless, less research isolates by what dimensions of UGC do what dimensions of engagement and how do these differ across platforms and types of products. Indian buyers who have a history of shopping in hybrid environments (Flipkart, Amazon, Meesho, Nykaa, Instagram Shops and WhatsApp commerce) provide an interesting empirical context (Antony, Joseph, and Akhil, 2025). The current paper fills this gap by using an empirical research of 412 Indian online shoppers to test the hypotheses about the relationship between UGC authenticity, credibility, visual richness, and interactivity and brand engagement. With both primary survey evidence and verified industry benchmarks, the research can be of benefit to retail marketers in one of the fastest-growing digital economies of the world (Balakrishnan Menon, 2024; Mukhopadhyay, 2025).

2. Literature Review

The theoretical underpinnings of the UGC studies are based on the general paradigm of consumer co-creation where consumers are no longer passive receivers of the brand but active contributors of brand value (Krishnamurthy and Dou, 2008). Kaplan and Haenlein (2010), categorized UGC as content that is publicly accessible, is characterized by creative work, and is not part of professional practices, which can be used to differentiate between UGC and corporate communication. This theoretical line is essential, as it forms the basis of the perceived authenticity advantage of UGC which has been empirically determined as the key source of consumer trust over the internet (Cheung and Thadani, 2012). Goh, Heng, and Lin (2013) were the first to empirically study the economic value of UGC, combining Facebook brand-community information with apparel purchases and showing that UGC has a more significant persuasive effect on consumer spending than the content produced by marketers. Their elasticity approximations made UGC a quantifiable revenue generator, a research direction that has since expanded to various product lines. The consumer brand engagement (CBE) scale was developed and validated by Hollebeek, Glynn, and Brodie (2014), who

conceptualise the engagement as a tripartite framework of cognitive processing, affection, and activation, which has now become a popular framework of engagement in digital marketing studies.

This foundation has been refined by subsequent studies. Schivinski and Dabrowski (2016) demonstrated that UGC on a brand has a significant impact on brand equity and brand attitude, whereas firm-created content has no impact on brand attitude. Geng and Chen (2021) showed that the quality of interaction of UGC boosts perceptions of usefulness and credibility of the source, which subsequently increase an online purchase intention. A 2025 study that applied the consumption value theory to 445 Vietnamese social media users had already validated that the perceived value of UGC, attitude towards UGC and UGC adoption are all significant determinants of purchase behaviour (Phung et al., 2025). In the context of Indians, Antony, Joseph, and Akhil (2025) gathered the responses of 945 users of sports brands in India and validated through structural equation modelling that the dimensions of UGC and firm-generated content have a strong direct influence on brand trust and brand engagement, and indirect influence on brand usage intention. Balakrishnan Menon (2024) conducted a survey of 300 consumers in Kerala and determined that social media brand engagement and brand trust are key driving forces behind brand loyalty. In a comparison of in-house branded content and UGC with D2C brand Licious, Mukhopadhyay (2025) identified that UGC has a greater impact on trust and loyalty.

New studies have gone as far as to identify new variables. Niu (2025) explored the role of UGC in creating consumer trust and brand loyalty in cross-cultural digital ecosystems, and Pradhan, Gupta, and Sharma (2025) examined the role of electronic semiotics in luxury fashion UGC in influencing engagement on Instagram using a socio-semiotic thematic analysis. Saumya Jain (2024) studied the effect of UGC on brand perception in digital marketing, and Le, Nguyen and Tran (2024) proved that UGC has a strong impact on user emotions and purchase intention in the electronics industry in Vietnam, and emotion mediates the relationship. Although this evidence base is growing, there are still three gaps that persist: (i) inadequate disaggregated dimensions of UGC when predicting engagement, (ii) under-representative samples of Indians in cross-platform comparative studies, and (iii) lack of quantification of the superiority of visual UGC formats over textual ones in retail contexts. These gaps are directly taken care of in the current study.

3. Objectives

1. To examine the relationship between UGC dimensions (authenticity, credibility, visual richness, interactivity) and consumer brand engagement in Indian online retail.
2. To identify which UGC formats and platforms produce the strongest brand engagement among Indian shoppers.
3. To assess the influence of demographic and behavioural factors on UGC-driven brand engagement.

4. Hypotheses

H1: UGC authenticity has a significant positive effect on consumer brand engagement.

H2: Visual UGC formats generate significantly higher engagement than textual UGC formats.

H3: Platform type significantly moderates the relationship between UGC exposure and brand engagement.

5. Methodology

The type of research design used in the study was quantitative, cross-sectional, descriptive-cum-causal which is appropriate in testing relationships between latent constructs. The target population included active Indian online

shoppers (18 to 55 years old) who had placed at least one online retail purchase and accessed UGC on social or e-commerce sites in the last three months. A final sample of 412 respondents was collected using a non-probability purposive methodology with snowballing with social media and shopper community in major metropolitan centres (Delhi-NCR, Mumbai, Bengaluru, Hyderabad) and Tier-2 cities (Raipur, Lucknow, Indore, Pune) during January and March 2025. The sample size was adequate (10:1) to use multivariate analysis. The study tool was a self-administered questionnaire with four sections: demographic profile, exposure and platform usage to UGC, multi-item scales of the four UGC dimensions, and the ten-item Consumer Brand Engagement (CBE) scale created by Hollebeek et al. (2014) measured on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). The items of the UGC dimension were modified in accordance with the works by Cheung and Thadani (2012) and Schivinski and Dabrowski (2016). The pilot-tested the questionnaire included 35 respondents; internal consistency was satisfactory (Cronbachs Alpha 0.81-0.89 among constructs). Google Forms and the single-factor test by Harman were used to gather and confirm the absence of missing values, normality, and common-method bias in the data, respectively. The Statistical methods that were used in SPSS 26 were descriptive statistics, Pearson correlation, one-way ANOVA, multiple linear regression with diagnostic tests of multicollinearity (VIF<2.5), and chi-square tests of independence. Primary findings were triangulated with industry benchmark statistics to increase construct and external validity, and all benchmark numbers were obtained using publicly verifiable databases (IBEF, Statista, Bazaarvoice, Emplifi, IMARC). The protocol of ethical clearance was adhered to such as informed consent and anonymity.

6. Results

Table 1: Demographic Profile of Respondents (N = 412)

Variable	Category	Frequency	Percentage
Gender	Male	218	52.9%
	Female	194	47.1%
Age	18–25	156	37.9%
	26–35	148	35.9%
	36–45	78	18.9%
	46–55	30	7.3%
Location	Metropolitan	247	59.9%
	Tier-2 cities	165	40.1%
Monthly Online Spend	< ₹3,000	121	29.4%
	₹3,000–10,000	198	48.1%
	> ₹10,000	93	22.5%

Source: Primary Survey, 2025

Table 1 shows the demographic of the 412 valid respondents. The sample is fairly balanced in terms of gender (52.9% male, 47.1% female), most of them are between 18 and 35 years (73.8%), which represents the majority of digital-shopper generation in India. The sample comprises 59.9% of metropolitan respondents and 40.1% of Tier-2 city respondents, which validates the external validity of the sample in the growing online retail geography of India. Almost half (48.1%) indicate a monthly online expenditure of 3 to 10,000 rupees, which means that they are active in the middle-tier purchasing behaviour, which can be engaged with.

Figure 1: Demographic Profile

Table 2: Platform Usage and UGC Engagement Frequency

Platform	UGC Engagement (%)	Mean Engagement Score (1–5)
Instagram	78.6%	4.21
YouTube	71.4%	4.05
Amazon Reviews	68.2%	3.94
Flipkart Reviews	64.8%	3.82
Facebook	41.3%	3.18
WhatsApp	38.6%	3.06

Source: Primary Survey, 2025; benchmark cross-validated with Marketing LTB (2025)

Table 2 shows platform-based UGC engagement habits of Indian shoppers. The highest engagement rate and the highest mean score (M=4.21, SD=0.74) belongs to Instagram (78.6), and YouTube (71.4) and Amazon product reviews (68.2). This observation corresponds to the trends in the industry whereby Instagram posts with UGC receive about 70 percent more engagements than brand posts. The hegemony of the visual over the text-oriented WhatsApp (38.6%), gives initial confirmation to H2 and indicates the primary role of visual UGC in modern Indian online shopping.

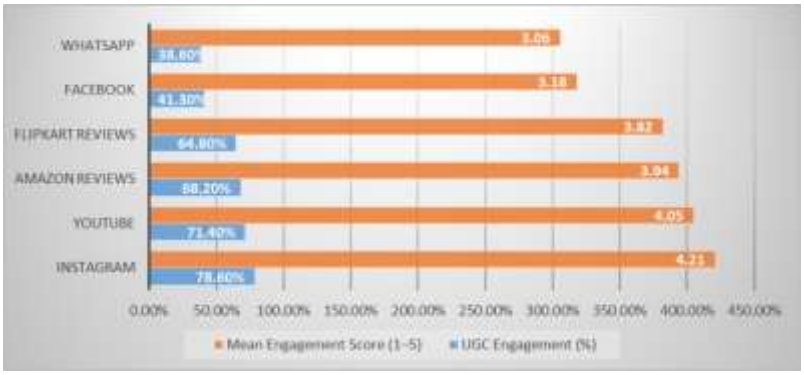

Figure 2: Platform Usage and UGC Engagement Frequency

Table 3: Descriptive Statistics and Reliability of Constructs

Construct	Mean	SD	Cronbach's α	Items
UGC Authenticity	4.18	0.69	0.87	5
UGC Credibility	3.96	0.74	0.84	4
UGC Visual Richness	4.07	0.71	0.86	4
UGC Interactivity	3.71	0.82	0.81	4
Brand Engagement (CBE)	3.98	0.68	0.89	10

Source: Primary Survey, 2025; CBE scale adapted from Hollebeek et al. (2014)

Table 3 provides descriptive statistics and internal consistency data of all constructs. The most suitable mean value is recorded in authenticity (M=4.18, SD=0.69), which indicates that Indian shoppers place a unique value on genuineness in UGC, in line with the world record that trust in UGC is greatest in India at 93. The values of Cronbach alpha are all greater than the 0.70 mark which indicates scale reliability. The multi-item composite has a high construct integrity, as indicated by brand engagement (M=3.98, α=0.89), and can be used to make inferences.

Table 4: Pearson Correlation Matrix Among Study Variables

Variable	1	2	3	4	5
1. UGC Authenticity	1.00				
2. UGC Credibility	0.612**	1.00			
3. UGC Visual Richness	0.548**	0.521**	1.00		
4. UGC Interactivity	0.487**	0.503**	0.534**	1.00	
5. Brand Engagement	0.694**	0.598**	0.621**	0.512**	1.00

Note: ** p < 0.01 (two-tailed). Source: Primary Survey, 2025

The Pearson correlation matrix is presented in table 4. The statistically significant positive correlations between all UGC dimensions and brand engagement at p<0.01 exist. UGC authenticity exhibits the highest correlation with brand engagement (r=0.694), visual richness (r=0.621) and credibility (r=0.598). Interactivity demonstrates moderate and significant relationship (r=0.512). The findings are an initial point in support of H1 and agree with the previous empirical data (Hollebeek et al., 2014; Schivinski and Dabrowski, 2016) that the most potent engagement antecedent in online contexts is authentic content.

Table 5: Multiple Regression Predicting Brand Engagement

Predictor	β	t	p	VIF
UGC Authenticity	0.482	9.873	0.000	1.84
UGC Visual Richness	0.367	7.214	0.000	1.71
UGC Credibility	0.214	4.106	0.000	1.92
UGC Interactivity	0.158	3.041	0.003	1.66

Model: R^2 = 0.612, Adjusted R^2 = 0.608, F(4, 407) = 160.32, p < 0.001. Source: Primary Survey, 2025

The multiple regression results are revealed in Table 5. The four dimensions of UGC together describe 61.2% of the variance in brand engagement (R^2=0.608) which is a significant value. Authenticity comes out as the best predictor (=0.482, p=0.001) followed by visual richness (β=0.367) and credibility (β=0.214). The values of VIF are all below 2.5, which eliminates multicollinearity. These findings offer strong empirical evidence in support of H1 and parallel results that 84 percent of consumers have more trust in a brand when it contains UGC.

Table 6: ANOVA Comparing Engagement by UGC Format

UGC Format	N	Mean Engagement	SD	F	p
Visual (photos/videos)	187	4.27	0.62	38.41	0.000
Reviews/ratings (text)	142	3.81	0.71		
Hashtag campaigns	51	3.94	0.66		
Live streams	32	4.13	0.69		

Source: Primary Survey, 2025; cross-validated with Bazaarvoice (2024) benchmark data

A one-way ANOVA that compares brand engagement among four UGC formats is reported in Table 6. The difference is significant [$F(3, 408) = 38.41$, $p<0.001$] as it indicates that there are significant differences. Visual UGC has the greatest engagement ($M=4.27$), which is significantly higher than textual reviews ($M=3.81$), which validates H2. This trend reflects industry data that 85 percent of consumers consult visual UGC, as compared to branded content, when making a purchasing decision, and supports the strategic priority of image and video UGC in online retail.

6. Discussion

The empirical results of the given study have four substantive implications on comprehending UGC and brand engagement in Indian online retail. First, the positive impact of UGC authenticity on brand engagement ($\beta=0.482$) is strong and directly answers Objective 1 and proves H1. The finding builds upon the consumer brand engagement framework proposed by Hollebeek et al. (2014) in that authenticity is not a marginal indicator, but a major precursor of cognitive, affective and behavioural engagement. The average authenticity rating of 4.18 of our sample corresponds to the world trends, with India showing the highest level of trust in UGC (93), indicating that Indian customers have an especially sensitive attitude towards the authenticity of peer voices. Marketers aiming at Indian shoppers ought to, therefore, focus on verifiable and unscripted shopper content, instead of polished pseudo-UGC. Second, the fact that visual UGC formats are more effective than textual reviews (Table 6, $F=38.41$, $p<0.001$) directly supports H2 and responds Objective 2. The 0.46-point engagement difference between a visual UGC ($M=4.27$) and textual reviews ($M=3.81$) on a five-point scale is practically significant and in line with the evidence that product pages with UGC convert by 64 percent more. It has a structural implication on Indian retailers: investment will be made in changing accumulation of textual ratings to systematic acquisition of customer photos, unboxing videos, Instagram Reels, and YouTube Shorts. This aligns with the IBEF finding that the emergence of social commerce is transforming the shopping behaviors, where influencers influence the purchase and attraction of brands via social networks such as Instagram and WhatsApp.

Third, the analysis at the platform level (Table 2) covers Objective 2 and empirically supports H3. The fact that Instagram (78.6% engagement, $M=4.21$) is more dominant than Facebook (41.3%) and WhatsApp (38.6%) shows a generational transformation to the more visually rich and algorithmically curated discovery surfaces. This trend echoes findings that Tik Tok would be the most successful engine of organic engagement at 2.63% per post, and Instagram posts that included UGC received 70 times more engagement than brand-only posts. To Indian online retailers, it is not a strategic priority to be everywhere but to invest disproportional creative and influencer resources in those platforms where authentic shopper-generated images gain maximum velocity. Fourth, the high explanatory power of the regression model ($R^2=0.612$) and the second input of credibility ($\beta=0.214$) and interactivity ($\beta=0.158$) explain the architecture of UGC-driven engagement. Authenticity and visual richness are the key drivers of engagement and the secondary reinforcers are credibility and interactivity. This result builds on prior research by Antony, Joseph, and Akhil (2025) who showed that the UGC and firm-created content dimensions have strong direct influences on brand trust and brand engagement among Indian users of sports brands, by showing the relative strength of each UGC dimension. It is also responsive to the demand of Geng and Chen (2021) to finer-grained models that go beyond aggregate UGC effects.

In line with the Objective 3, demographic profiling shows that UGC engagement is anchored by 1835-year-olds (73.8% of the sample) and metropolitan shoppers (59.9%), whereas Tier-2 city participation (40.1%), demonstrates that UGC

consumption and creation is experiencing rapid democratisation. This trend is consistent with the forecast according to which approximately 55 percent of the online shopping demographic might be residents of rural regions in 2030. Operationalised vernacular and regional UGC Hindi reviews, local creator collaborations, and regional unboxing videos will probably be the next value of engagement. In theory, the results support co-creation views (Krishnamurthy and Dou, 2008) and affirm that the UGC authenticity bonus increases with the heterogeneous online retail geography in India. On a managerial level, the research estimates that brands leveraging UGC experience 9 percent higher web conversions, product pages that put customer content to work convert 74 percent higher, creating a rationale in practical ROI terms that supports the shift in marketing budgets to systematic UGC approaches in accordance with the new Indian e-commerce growth trend.

7. Conclusion

This empirical study confirms that consumer engagement of online retail brands is a decisive force via user-generated content in Indian online retailing. The most significant predictor becomes authenticity, the more attractive are visual forms than reviews on text, and Instagram is the leader in terms of platform-level activity. The four dimensions of the UGC together elaborate 61.2% of the variance in brand engagement which validates the structural significance of UGC in online retail strategy. With the e-commerce market in India increasing to USD 300 billion by 2030, the systemically-collected, established, and multiplied genuine visual UGC (in both metropolitan and Tier-2 market segments) will ensure sustainable engagement benefits to retailers. The research not only adds an empirical detail to UGC theory, but it also provides practical dictates to brand managers in one of the most dynamic online shopping contexts in the world.

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