

# A Review of User Generated Contents Impact on Consumer Decision

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## Abstract :

With the rapid growth of digital platforms and e-commerce in India, User-Generated Content (UGC) has become an important factor influencing consumer decision-making. This study follows a descriptive research design using secondary data collected from various Indian research journals, published studies, and academic sources to examine the impact of different UGC dimensions on consumer decisions. The study analyses key factors such as UGC Quality, Credibility, Quantity, Valence, and Types. The findings indicate that high-quality and credible user-generated content positively influences consumer trust and reduces perceived risk, while a higher quantity of reviews acts as social proof. Balanced reviews and multiple content formats further support informed purchase decisions. The study concludes that user-generated content plays a significant role in shaping consumer decision-making in the Indian digital marketplace.

**Keywords:** “User Generated Content (UGC), Consumer Decision making

## Introduction :

In the contemporary digital marketplace, the rapid expansion of the internet, social media platforms, and e-commerce has fundamentally transformed the way consumers search for information and make purchase decisions. Traditional marketer-controlled communication is increasingly being supplemented—and in many cases replaced—by User-Generated Content (UGC), which includes online reviews, ratings, comments, photographs, and videos created and shared by consumers based on their personal experiences. This shift has empowered consumers to actively participate in the information creation process, making UGC a

critical determinant of consumer decision-making in the digital environment (Kiran.R & Vasantha,s, 2016).

In the Indian context, the influence of UGC has become particularly significant due to the rapid growth of smartphone usage, affordable internet access, and the increasing adoption of digital platforms across urban and semi-urban regions. Indian consumers frequently rely on peer opinions available on platforms such as e-commerce websites and social networking sites to reduce uncertainty before purchasing products and services. Studies conducted in India indicate that consumers perceive user-generated content as more trustworthy and realistic compared to traditional advertisements, as it reflects actual product usage and real consumer experiences (Singh, R., & Banerjee, N, 2019). As a result, UGC has emerged as a powerful source of social proof that shapes consumer attitudes, preferences, and purchase intentions.

Existing Indian literature highlights that UGC plays a crucial role in minimizing perceived risk and information asymmetry during the decision-making process. Research by Kiran and Vasantha (2016) demonstrates that user-generated content significantly influences consumer purchase intention by providing experiential knowledge that cannot be easily conveyed through promotional messages. Similarly, studies on online consumer behaviour in India reveal that reviews and ratings help consumers evaluate product quality, compare alternatives, and develop confidence in their purchase decisions, especially in online shopping environments where direct product inspection is not possible (Patel, A., & Shah, M, 2018)

Despite growing academic interest in UGC, prior studies in the Indian context have largely examined individual elements of user-generated content, such as

online reviews or ratings, without integrating multiple dimensions into a comprehensive framework. For instance, some studies focus primarily on the credibility of online reviews, while others emphasize review valence or volume as predictors of purchase intention (Gupta, S., & Harris, J, 2017). While these studies provide valuable insights, they do not fully capture the complex and multidimensional nature of UGC and its collective influence on consumer decision-making.

To address this gap, the present study adopts a model-based literature review approach to examine how different dimensions of User-Generated Content collectively influence Consumer Decision-Making. The proposed conceptual model identifies UGC Quality, Credibility, Quantity, Valence, and Types as key independent variables that directly affect consumer decision-making.

Indian research suggests that high-quality and credible UGC enhances consumers' ability to make informed decisions by reducing ambiguity and perceived risk (Sharma & Verma, 2020). Furthermore, a higher quantity of UGC signals collective consumer approval, while balanced valence improves the perceived authenticity of information. Visual and video-based UGC has also been found to strengthen consumer understanding by offering realistic representations of product usage, thereby influencing evaluation and choice behaviour (Reddy, K. R., & Kumar, A. , 2021)

Therefore, the present study aims to synthesize existing Indian literature and develop a structured conceptual framework that explains the direct influence of multiple UGC dimensions on consumer decision-making. By integrating these dimensions into a single model, this research contributes to the growing body of knowledge on digital consumer behaviour and provides theoretical insights relevant to researchers, marketers, and digital

platform managers. Understanding the role of UGC is particularly important in the Indian market, where consumers are becoming increasingly digital-savvy and value peer opinions while making purchase decisions.

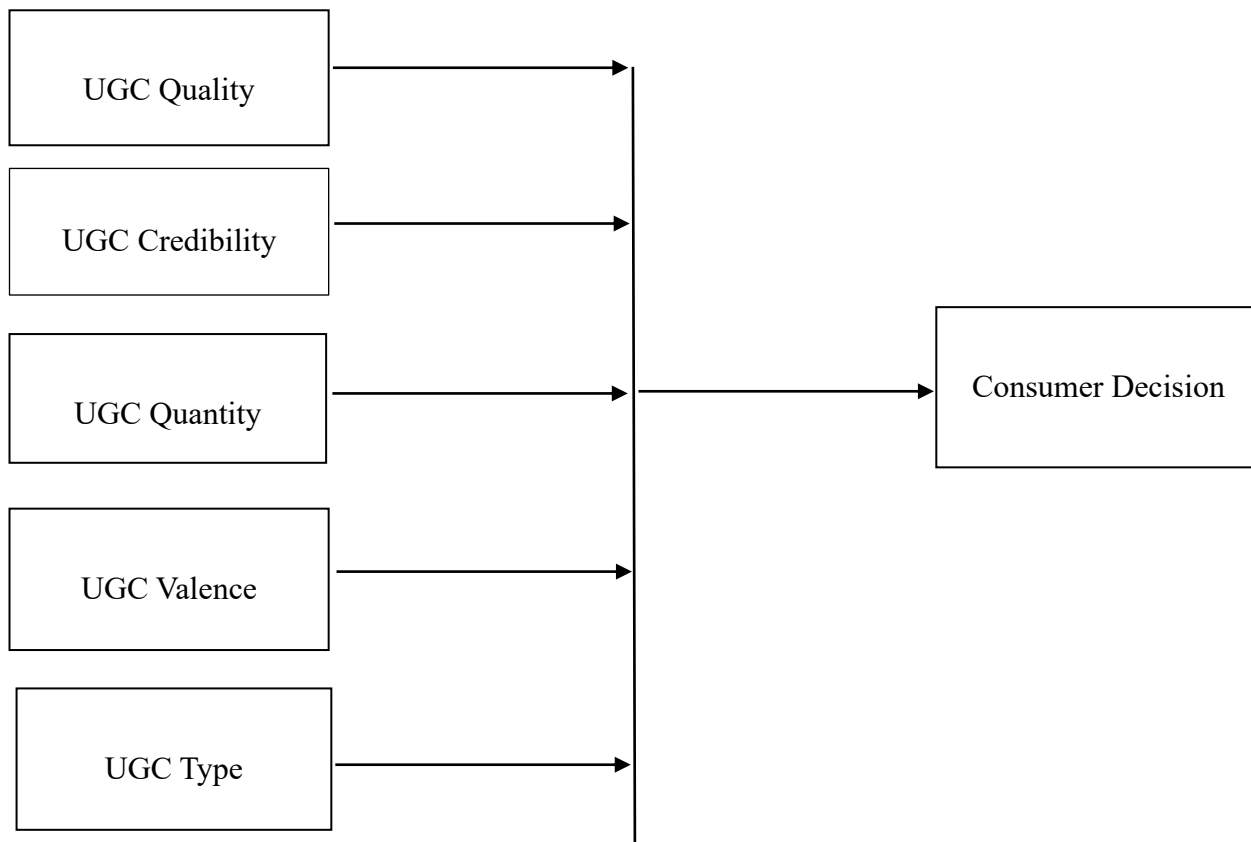
### **Objectives :**

1. To examine the influence of user-generated content (UGC) on consumer trust and decision-making behaviour.
2. To assess impact of the level of different user-generated contents while making online purchase decisions.

### **Research Methodology :**

The present study adopts a descriptive research design to examine the influence of User-Generated Content (UGC) dimensions on Consumer Decision-Making in the digital environment. The research is based entirely on secondary data collected from freely available Indian research sources such as published research papers, academic journals, theses, and reports accessed through Google Scholar, ResearchGate, Shodhganga, JETIR, IJFMR, and the Indian Journal of Science and Technology. The study focuses on reviewing existing literature related to UGC Quality, Credibility, Quantity, Valence, and Types, and their impact on consumer decision-making. Since the research relies solely on secondary data, no primary data collection methods used. The findings of the study depend on the accuracy and relevance of previously published research, which may limit the ability to capture recent changes in consumer behaviour or emerging digital trends. However, the use of secondary data provides a comprehensive theoretical understanding of the role of UGC in shaping consumer decision-making in the Indian context.

### Conceptual Framework: (Influencing factors of UGC on consumer Decision)



(fig 1.1 Research Model Prepared by Researcher)

### UGC Quality

UGC Quality denotes how informative, clear, relevant and complete user-generated content is for potential buyers. High-quality UGC contains specifics about actual product use, context of usage, pros and cons, and concrete details (e.g., longevity, fit, battery life) that help readers form realistic expectations. Indian research shows that when reviews are detailed and experience-based, they reduce information asymmetry and perceived risk in online purchases—critically important in markets where physical inspection is not possible (Maheshwari, 2016). Studies from India also highlight that review usefulness depends on depth and actionable content: problem–solution descriptions, comparisons with alternatives, and temporal details (how long the reviewer used the product) make UGC far more valuable to buyers than single-line comments or generic praise (Kautish, P., Paul, J., & Sharma, R., 2019). Practically, platforms that surface long, verified, and structured reviews (with images or usage notes) increase

decision confidence and conversion rates because consumers can better evaluate trade-offs and post-purchase expectations. According to (Singh, 2022), consumers perceive detailed and well-structured user-generated content as more useful and reliable compared to brief or emotionally driven comments. High-quality UGC that includes factual descriptions, usage conditions, and performance outcomes improves consumers’ ability to evaluate alternatives and reduces confusion during online purchases. Similarly, (Sidhu, L. S., Sharma, J., & Shivani. , 2015) highlight that informative and transparent consumer-generated information enhances clarity and credibility, thereby strengthening consumer confidence in digital buying environments.

### Relation to Consumer Decision-Making:

High UGC Quality improves evaluation accuracy, lowers perceived risk, and increases likelihood of purchase by giving consumers richer, more diagnostic information to compare alternatives.

## UGC Credibility

UGC Credibility refers to the perceived trustworthiness and reliability of user-generated content. Credibility rises when content appears authentic, balanced, and verifiable (for example, posted by a verified purchaser, includes real photos, or shows consistent cross-platform opinions). Indian studies report that credibility is a core determinant of whether consumers act on UGC: credible reviews reduce uncertainty and build trust in product claims, while suspected fake or incentivized reviews create scepticism and undermine purchase intent (Awasthi, Y., Kakkar, B., & Uppal, A., 2020). Research from Indian contexts also finds that markers of credibility—verification tags, reviewer history, and corroborating reviews—significantly increase perceived usefulness (Kashyap, A., & Shilpi Sarawat., 2023). Moreover, balanced reviews (those acknowledging both positives and negatives) tend to be judged more credible than uniformly positive testimonials; perceived honesty in UGC therefore strengthens its persuasive power. Platforms that enforce verification, display review timelines, and allow photo/video uploads help consumers distinguish credible content and make better decisions. (Sodawala, Y., & Sheikh, A., 2022) found that consumers are more likely to trust reviews that appear unbiased and experience-based, as such content reduces perceived manipulation and exaggeration. Additionally, (Singh, B., & Tajeja, N., 2025) report that transparency indicators such as reviewer identity disclosure, content consistency, and realistic tone significantly enhance trustworthiness of user-generated content. These factors collectively strengthen consumer belief in peer opinions and positively influence purchase decisions.

### Relation to Consumer Decision-Making:

Higher UGC Credibility lowers perceived risk, increases trust in product claims, and raises the probability of purchase; conversely, low credibility (suspected fake or paid reviews) increases hesitation and dampens conversion

## UGC Quantity

UGC Quantity refers to the volume or number of user-generated reviews, ratings, comments, and interactions available for a product or brand on digital platforms. In the Indian online marketplace, the quantity of UGC acts as an important indicator of product popularity and acceptance among consumers. A higher number of reviews signals that a product has been widely used and

evaluated, which reduces uncertainty during the decision-making process (Jaju, 2015).

Indian studies indicate that consumers often associate a larger quantity of reviews with greater reliability, as it reflects collective consumer experience rather than individual opinion. According to (Roy, D. T., & Ray, K., 2018), products with a substantial number of consumer reviews are perceived as less risky, especially by first-time online buyers. UGC Quantity functions as social proof, reassuring consumers that a product has been tested by many others and is therefore safer to purchase. (Seth, C., & Gupta, D., 2020) observe that a larger number of reviews increases perceived reliability of products by indicating widespread usage and acceptance. Consumers often interpret higher review counts as reduced purchase risk, especially when making decisions for unfamiliar brands. Furthermore, (Pandey, A., 2023) highlights that repeated exposure to user opinions reinforces confidence and accelerates decision-making by minimizing uncertainty in digital purchase environments.

### Relation to Consumer Decision-Making:

A higher quantity of UGC positively influences consumer decision-making by reducing perceived risk and increasing trust through social validation. Indian research confirms that consumers are more inclined to purchase products that have a large volume of reviews, as it strengthens confidence in the final decision.

## UGC Balance (Valence)

UGC Valence, also referred to as UGC Balance, represents the overall tone of user-generated content, which may be positive, negative, or mixed. In the Indian digital environment, consumers do not rely solely on extremely positive reviews; instead, they tend to trust content that provides a balanced view of both positive and negative aspects of a product. Balanced UGC is perceived as more realistic and authentic, thereby enhancing trust (Fernando, A. G., Sivakumaran, B., & Suganthi, L., 2015).

Indian studies reveal that positive reviews generally increase purchase intention, while negative reviews may discourage consumers if they highlight serious performance issues. However, research by (Hindol, 2022) suggests that a combination of positive and negative reviews often increases credibility, as it reflects genuine consumer experiences rather than manipulated opinions. Balanced UGC helps consumers form realistic



expectations and reduces the likelihood of post-purchase dissatisfaction. (Kumar, 2023) states that reviews containing both positive and negative information are perceived as more genuine and trustworthy than extremely favourable content. Such balanced valence allows consumers to anticipate potential drawbacks and make rational decisions. Similarly, (Sarkar, P., & Ghosh, D., 2017) emphasize that realistic consumer feedback enhances credibility and prevents over-expectation, thereby contributing to more satisfactory purchase outcomes.

#### Relation to Consumer Decision-Making:

Balanced UGC improves perceived authenticity and helps consumers make rational decisions by setting realistic expectations. Indian studies confirm that mixed-valence reviews positively influence consumer confidence and support informed purchase decisions in online environments.

#### UGC Types

UGC Types refer to the different formats in which user-generated content is available on digital platforms. These formats include text-based reviews, star ratings, user-uploaded images, videos, comments, likes, and shares. In the Indian digital marketplace, consumers are exposed to multiple forms of UGC across e-commerce websites and social media platforms, making content format an important factor in consumer decision-making (Sharma & Verma, 2020).

Indian studies indicate that different UGC formats offer varying levels of information richness and influence. Text reviews provide detailed explanations and reasoning, while star ratings allow consumers to quickly assess overall product performance. Visual forms of UGC, such as images and videos, enhance realism by showing actual product usage, packaging, and quality. Research suggests that consumers trust visual and video-based UGC more, as it reduces ambiguity and helps them visualize the product before purchase (Reddy & Kumar, 2021).

The availability of multiple UGC types together strengthens the evaluation process by catering to different information needs of consumers. While some consumers prefer quick judgments through ratings, others seek detailed insights through written reviews or videos. Indian research highlights that a combination of textual and visual UGC increases consumer engagement and improves decision confidence (Patel & Shah, 2018).

Different formats of user-generated content influence consumers differently depending on information needs. (Maheshwari, 2016) explains that visual and descriptive formats improve comprehension by providing tangible evidence of product performance. Additionally, (Roy, D. T., & Ray, K., 2018) suggest that the integration of textual and visual content enhances engagement and recall, leading to improved evaluation and decision confidence. The presence of multiple UGC formats therefore strengthens the overall decision-making process.

#### Relation to Consumer Decision-Making:

Different types of UGC collectively enhance information processing and evaluation. Indian studies confirm that consumers are more likely to make confident and informed purchase decisions when multiple UGC formats are available, as they provide both depth and realism in product evaluation (Kiran & Vasantha, 2016).

#### Consumer Decision-Making

Consumer decision-making refers to the process through which consumers recognize a need, search for information, evaluate available alternatives, make a purchase decision, and assess post-purchase satisfaction. In the digital environment, this process has undergone a significant transformation, as consumers increasingly rely on online information sources rather than traditional offline interactions. In the Indian context, user-generated content has become a critical input at each stage of the consumer decision-making process, particularly in online and social commerce platforms (Kiran & Vasantha, 2016). Indian consumers actively consult user-generated content such as online reviews, ratings, comments, photos, and videos to gain insights into product performance and reliability. Studies indicate that UGC acts as a substitute for Direct product experience by providing experiential and peer-based information, which helps consumers reduce uncertainty and perceived risk associated with online purchases (Patel & Shah, 2018).

High-quality and credible UGC improves consumers' ability to evaluate alternatives, while a higher volume of reviews signals product popularity and acceptance. Balanced reviews containing both positive and negative aspects further enhance trust by creating realistic expectations, enabling consumers to make rational and informed decisions (Sharma & Verma, 2020). Visual and multimedia UGC formats also strengthen decision-

making by offering tangible evidence of product usage and condition, which is particularly important in online shopping contexts where physical inspection is not possible (Reddy & Kumar, 2021).

In the Indian market, demographic factors such as age, education, and digital literacy further influence how consumers interpret and utilize UGC during decision-making. Studies suggest that younger and digitally active consumers rely heavily on online reviews and social media content, while first-time online buyers depend on UGC to reduce perceived risk and increase confidence (Singh & Banerjee, 2019). Consequently, user-generated content plays a decisive role not only in shaping purchase intentions but also in influencing final purchase decisions and post-purchase evaluations. consumer decision-making in digital environments is increasingly shaped by peer-generated information. (Vanishree, K., Gowtham, N., & Mishra, J., 2025) observe that consumers rely on online opinions to validate choices and reduce post-purchase regret. Likewise, Pandey (2023) notes that credible and experience-based information strengthens decision confidence and influences post-purchase satisfaction. These findings reinforce the importance of user-generated content in guiding consumer behaviour across decision stages.

Overall, consumer decision-making in the digital marketplace is increasingly shaped by user-generated content, which serves as a trusted and influential information source. By affecting how consumers search for information, evaluate alternatives, and form purchase judgments, UGC has become an integral component of modern consumer decision-making in India. This reinforces the importance of understanding the role of various UGC dimensions in shaping informed, confident, and value-based consumer decisions.

### Findings :

The present study finds that User-Generated Content (UGC) plays a vital role in influencing consumer decision-making in the digital environment, particularly within the Indian market. The review of existing literature indicates that consumers increasingly depend on user-generated reviews, ratings, comments, images, and videos while searching for information and evaluating products online. UGC serves as an important source of experiential information and helps consumers

reduce uncertainty when direct product inspection is not possible.

The findings reveal that UGC Quality significantly affects consumer decision-making. High-quality UGC that is detailed, clear, and experience-based enables consumers to better understand product features, usage, and performance. Such content supports effective comparison of alternatives and helps consumers make informed purchase decisions. In contrast, vague or unclear reviews reduce usefulness and may negatively affect the decision-making process.

The study further finds that UGC Credibility is a crucial factor in building consumer trust. Consumers are more likely to rely on content that appears honest, unbiased, and realistic, especially reviews posted by verified buyers or supported by factual details. Credible UGC reduces perceived risk and increases confidence in purchase decisions, while misleading or exaggerated content weakens trust and creates hesitation among consumers. With regard to UGC Quantity, the findings indicate that a higher volume of reviews and ratings positively influences consumer decision-making by acting as social proof. Products with a large number of reviews are perceived as more popular and reliable, which reassures consumers and encourages purchase decisions. Products with limited UGC, however, are often viewed as risky, particularly by first-time buyers.

The study also highlights the importance of UGC Balance (Valence). Reviews that include both positive and negative aspects are perceived as more authentic and trustworthy. Balanced UGC helps consumers form realistic expectations and supports rational decision-making. Additionally, the findings show that UGC Types, such as text reviews, ratings, images, and videos, collectively enhance information richness and improve consumer understanding. Overall, the findings confirm that different dimensions of UGC jointly influence consumer decision-making in the Indian digital marketplace.

### Conclusion :

The study concludes that User-Generated Content has emerged as a key determinant of consumer decision-making in the digital era. With the growing reliance on online platforms for shopping and information search, consumers increasingly trust content created by other users to evaluate products and services. UGC acts as a substitute for direct product experience and plays a crucial role in shaping purchase-related decisions.

The study establishes that multiple dimensions of UGC—namely Quality, Credibility, Quantity, Balance (Valence), and Types—have a direct influence on consumer decision-making. High-quality and credible user-generated content improves consumer understanding and builds trust, while a higher quantity of reviews provides social proof and reduces uncertainty. Balanced reviews enhance perceived authenticity by presenting realistic product experiences, and different UGC formats together strengthen the evaluation process by offering both depth and realism.

Since the study is based entirely on secondary data, the findings are derived from existing literature and are subject to limitations related to the scope and context of previous research. The study does not capture recent changes in consumer behaviour or platform-specific dynamics. However, it provides a structured conceptual understanding of how UGC influences consumer decision-making and highlights the importance of integrating multiple UGC dimensions into a single research model.

Overall, the study contributes to the literature on digital consumer behaviour by emphasizing the growing importance of user-generated content in the Indian marketplace. Future research may empirically test the proposed model using primary data across different product categories or consumer segments to validate and extend the findings of this study.

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