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USER-GENERATED CONTENT.
STRUCTURAL MODEL OF TRUST FORMATION

КОРИСТУВАЦЬКИЙ КОНТЕНТ.
СТРУКТУРНА МОДЕЛЬ ФОРМУВАННЯ ДОВІРИ

User-generated content (UGC) is information produced outside of professional procedures and practices and published online. To build a social network around a brand, brand-related UGC is crucial. This study combines several ideas to suggest a structural S-O-R model that takes cognitive-affective-conative factors into account. The described model gives the research on trust in UGC a fresh theoretical angle. Additionally, this study evaluates both main mechanisms for sharing online content – life satisfaction and internet satisfaction. According to the information system success and expectancy-disconfirmation theory, user satisfaction (i.e., satisfaction with the Internet) has been seen as a significant factor influencing consumer behaviour. This study focuses on user-generated content that people independently post online. Users can, however, repost or share content they have found on other websites.

Keywords: *user-generated content, UGC, e-commerce, consumer behaviour, consumer behaviour in digital space, consumer behaviour regarding the perception of user-generated content, social media marketing, SMM, influence marketing.*

За останні кілька років маркетинг у соціальних мережах став основним маркетинговим інструментом для компаній. Останні дані показують, що 90% компаній зазвичай використовують соціальні мережі для просування свого бізнесу. Компанії використовують соціальні медіа не лише для цілей цифрової реклами, але й для того, щоб керувати своїми стосунками з клієнтами, залучати їх і використовувати їхні ідеї та інформацію для інноваційної продукції та управління брендом. Надзвичайна популярність соціальних медіа, таких як Facebook, Twitter, YouTube, Instagram, надало компаніям великий стимул використовувати соціальні медіа для створення цінності. Контент, створений користувачами (user-generated content UGC) – це опублікований в Інтернеті контент, який «створено поза професійними процедурами та практиками». UGC, пов'язаний з брендом, відіграє центральну роль у розвитку соціальних взаємовідносин з брендом. Дане дослідження об'єднало кілька теорій, щоб запропонувати інтегровану структурну S–O–R моделі з урахуванням когнітивно-афективно-конативних аспектів. Розроблена модель додає новий теоретичний напрям дослідженням довіри до UGC. Проведене дослідження допоможе дослідникам у вирішенні проблеми зміщення оцінок структурних змінних через виключення одного або кількох релевантних факторів з моделі, що може призвести до непослідовних і упереджених результатів. Таким чином, це дослідження робить внесок у існуючі дослідження довіри до UGC. Водночас наведене дослідження вивчає задоволеність життям і задоволеність Інтернетом як два основні механізми обміну онлайн-контентом. Задоволеність користувачів (тобто задоволеність Інтернетом) розглядалася як важлива змінна, що впливає на поведінку користувачів з точки зору успіху інформаційної системи і теорії очікування-непідтвердження. Наведене дослідження розглядало Інтернет як загальний інструмент для обміну онлайн-контентом. Не було обмежень типу онлайн-платформ. (віртуальні спільноти, сайти соціальних мереж). Дослідження було зосереджено на контенті, який користувачі створюють самостійно і яким діляться самостійно в Інтернеті. Незважаючи на це, користувачі можуть репостити або ділитися вмістом, який вони знайшли в інших місцях в Інтернеті.

Ключові слова: *контент створений користувачами, користувацький контент, електронна комерція, поведінка споживачів, поведінка споживачів у цифровому середовищі, поведінка споживачів щодо сприйняття користувацького контенту, маркетинг у соціальних мережах, маркетинг впливу.*

General problem statement. Over the past few years, social media marketing has become a major marketing tool for businesses. Recent data shows that 90% of companies routinely use social media to promote their business. Companies use social media not only for digital advertising purposes but also to manage their relationships with customers, engage them and use their ideas and information for product innovation and brand management. The extreme popularity of social media such as Facebook, Twitter, YouTube, and Instagram has given companies a great incentive to use social media to create value.

Along with these trends, traditional one-way communication that used to be controlled and managed by marketers is now multi-dimensional, two-way and peer-to-

peer communication. "Brand is no longer what we say to the consumer, it is what consumers say to each other" [1]. User-generated content (UGC) is content published on the Internet that is "created outside of professional procedures and practices" [2]. Basically, it's a way for users to express themselves and communicate with other people on online social networks.

Brand-related UGC plays a central role in developing social relationships with a brand.

On the other hand, UGC is a web-based communication tool where consumers share and seek recommendations beyond their immediate online social circle [3]. Reviews on e-commerce websites, blog posts, and user-generated content on social media platforms are common forms of UGC [4]. With the advent of e-commerce, UGC has gained importance and acceptance due to its limitless reach and wide availability [5]. The total volume of trade on e-commerce platforms has increased from US\$ 1.34 trillion (2014) to US\$ 4.21 trillion (2020). It is expected to grow by 16–17% in the upcoming years and reach US\$ 6.54 trillion by 2023 [6]. Studies show that over 90% of consumers read online reviews before making a purchase decision [7]. Additionally, 66% of consumers trust an opinion posted online by other consumers "(Asian consumers 70%, African consumers 71%; European consumers 60% and American consumers 63%)". Among age groups, millennials (70%) have the highest trust in UGC than any other age group (Boomers 58%, GEN Z 63%, GEN X 69%, Silent GEN 47%) [8]. This shows the importance and wide acceptability of UGC among different cultures and age groups.

With the tremendous progress of Web 2.0 technologies, people have started creating user-generated content (UGC) on the Internet and sharing their experiences. Internet users can publish their articles, share photos or videos, and express their opinions online. Thus, the Internet is the primary information and communication technology that allows people to create and share user-generated content.

In creating UGC, users have limited knowledge about the information source; thus, the content of the message becomes a significant element by which consumers evaluate the credibility of the message in UGC [9]. UGC content is associated with argument quality, valence, one-sidedness, and message style [10]. Visual information is also an important aspect affecting the quality of UGC content [11]. Existing research suggests that factors related to UGC content are the main elements which can influence trust in a particular brand [9; 12].

This indicates the cognitive-affective-conative behaviour of consumers in the creation of UGC. However, the underlying mechanisms that help users engage in online content sharing are understudied empirically. Thus, the authors believe that the cognitive-affective-conative perspective is important because it allows not only to capture the mechanisms related to life and the Internet that underlie the behaviour of sharing information on the Internet but also to outline the hierarchy of effects in such behaviour. In addition, content sharing represents a significant type of user interaction on the Internet. As the concept of online user engagement often includes cognitive, affective, and behavioural levels, our study of the cognitive-affective-conative framework may be helpful in explanation of the reason consumers share online content.

To further address the issue of online content sharing, this study considers the following user characteristics, age and gender differences, as a moderating variable in the proposed model.

Analysis of recent research and publications. The term "user-generated content" does not have a unified interpretation due to its heterogeneity. The semantic scope of the concept includes blogs, Wikipedia, forums, various messages, chats, tweets, podcasts, images, video and audio files, advertisements, and other forms of media created by Internet users and distributed on the network. In Ukrainian, this reality is translated as "content generated by users", as "material provided by users", or "content created by users" ("consumer generated media"). Scientist K. Gorska proposes to nominate the analyzed term "user content" and interprets it as publicly available, created by the user using any Internet technologies and is the result of the perception of social values [13, p. 113–114].

The author of the term is considered to be Peter Blackshaw, an employee of the Nielsen Buzz Metrics analytical company. The definition was first announced in the press release of the company "Share Your World, Inc", published on March 27, 2000, in the magazine "Business Wire". According to P. Becker, consumer participation actualises the significance of first-person testimonies, as they spread "messages, certain passions and candour, both among a large audience and in a narrow community" [14].

To further substantiate the nature of the phenomenon of "user-generated content" (UGC), one of the characteristics of consumers, age and gender difference, is considered a moderating variable in the creation of user content.

On the other hand, male and female users may exhibit different communication patterns [15] and decision-making processes [16] on the Internet. For example, male users tend to be task-oriented, while female users are more relationship-oriented [17]. While on the Internet, these trends may influence their online sharing behaviour. Thus, the role of gender differences can provide a conditional view of the cognitive-affective-conative perspective of the perception of external proposals.

The purpose of the article. As a result, the purpose of this study is to examine consumer behaviour regarding the perception of user-generated content, in particular, on social media, based on a cognitive-affective-conative perspective. The results of this study will greatly contribute to the further understanding of consumers' satisfaction with the content used in the digital environment for conducting e-commerce, as well as understanding the impact of this content on the management of their subsequent consumer behaviour.

This study stresses the social values that involve users as prosumers in the creation of UGC. The originality/value of this research lies in the fact that it is one of the few that studies the cognitive-affective-conative behaviour of consumers in creating user-generated content (UGC) online. This study also demonstrates the boundary conditions of this behaviour, with an emphasis on the moderating role of age and gender differences.

For marketers engaged in online marketing communications research, this study changes the current paradigm of customer passivity in the perception of external offers.

The main material of the study. One of the most telling characteristics of the Web is interactivity, which is an effective means of feedback to the target audience.

That is, it is possible to express the opinion that the audience ceases to be a passive consumer of an information product and turns into an active consumer, whose messages become sources of information, independent information products or drivers for the protection of a legal consumer position. In marketing research, you can come across the term prosumer (from English Producer or professional and consumer) – "professional consumer" or "producer-consumer", which is actively used to denote new qualities of audience involvement in the process of creating user content [18, p. 25].

Nowadays, custom content is becoming more and more common in the Internet environment. Social media expert Professor E. Qualman claims that 25% of all search results related to the world's 20 most popular brands lead to user-generated content [19]. Involvement of well-known companies in "UGC" of their products helps to learn about the reaction of consumers to a certain product, the motivation of users to create branded content and the degree of audience trust in user-generated content in social networks [20].

Consumer behaviour often consists of cognitive, affective and conative aspects.

The cognitive aspect is based on consumer values regarding beliefs and opinions about the object.

The affective aspect covers the feelings and attitudes of consumers towards this object.

The conative aspect is related to subsequent intentions and actual behaviour toward the satisfaction of the purchase intention.

Accordingly, cognitive-affective-conative aspects reflect how consumers relate to the offer and how they act further, using this hierarchy of aspects in the perception of content.

According to the authors, cognitive-affective-conative aspects of content perception are logical for the following reasons.

These aspects take into account the consumer values related to everyday life, which underlie the affective perception of online content, and further, according to conative intentions, motivate consumers to create custom content.

It provides a useful theoretical perspective on assessing the hierarchy of aspects of consumer behaviour in the creation of consumer content.

The interpretation of cognitive-affective-conative behaviour of consumers is consistent with previous studies and is an implication of social values to the S-O-R (Stimulus–Organism–Response) model, which takes into account the socio-economic interaction of users on the Internet.

Figure 1 shows the structural S–O–R model of formation of trust in user-generated content taking into account cognitive-affective-conative aspects, age and gender differences.

In this model, the main focus is on three key types of values: utilitarian, hedonic and social.

A common dichotomy of consumer value is utilitarian and hedonic values, which are considered important in the context of the perception of consumer offerings.

Utilitarian value involves the targeted use of an external offer. Consumers with a utilitarian value are more task-oriented and focused on purchasing to satisfy a purposeful need related to their personal life.

Since the Internet is now the main source of information, it would be logical to assume that utilitarian value is often satisfied by obtaining information from the Internet, including searching for information, learning new things, and understanding what is happening in the field of modern technology.

Value is usually perceived subjectively by consumers and reflects a preference based on the consumption experience.

According to the cognitive aspect, users' opinions and beliefs about external offers affect their satisfaction with the use of modern technologies. Thus, utilitarian value implies informational utility from using the Internet. It meets the purposeful needs of users that relate to their own lives. When users find useful information online, they are more likely to be satisfied with the content of the external offer. Previous studies have also confirmed that searching for information on the Internet is positively related to the satisfaction of individual preferences (hypothesis H1).

On the other hand, hedonic value means that consumers focus on the joyful aspects of the consumption process. Consumers with hedonic value are experience-oriented and focus more on "fun, fantasy, and enjoyment" when using the Internet [24; 25]. Thus, it is logical to assume that the Internet also satisfies various needs of users, providing them with hedonic value; including spending time, getting entertainment and escaping from reality (hypothesis H2).

As the Internet has become a social environment, the social value reflects how consumers interact with other users through user content, including support for communicating, helping others, and expressing opinions.

In the proposed model, satisfaction reflects the affective aspect of Internet use. Researcher Oliver [26] defines satisfaction as "a general psychological state that occurs when emotions associated with unconfirmed expectations are combined with prior feelings about the consumption experience." Since the Internet has a strong influence on the activities of users offline and online, it would be logical to assume that life satisfaction and Internet satisfaction are affective aspects of Internet use (hypothesis H3).

As a component of subjective well-being, life satisfaction reflects the thoughts and feelings of people regarding the evaluation of the quality of their life [27]. Since the Internet has become a part of everyday life for most people, psychological well-being and life satisfaction will be related to Internet use in some way (hypothesis H4) [28].

Satisfaction is an affective state associated with the cognitive evaluation of the discrepancy between expectations and performance [29; 30].

The conative aspect considers the exchange of impressions about the perception of online content as a traditional need of users, which reflects how they actually use the Internet.

As Internet usage patterns between men (Hypothesis H5) and women (Hypothesis H6) often differ, understanding the moderating role of gender differences in determining online content sharing will help digital marketers effectively implement and manage their UGC practices.

This study suggests that there is a positive relationship between life satisfaction and online content sharing for both men and women. Social role theory suggests that
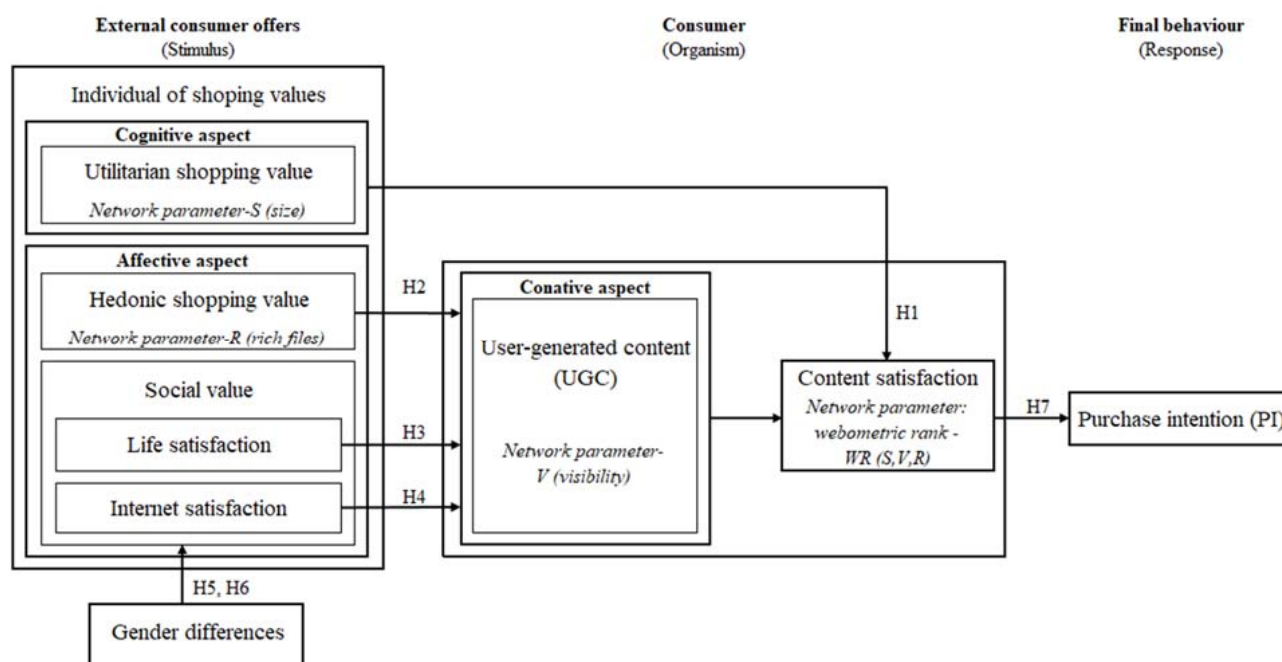
Fig. 1. The concept of the structural S–O–R model of formation of trust in user-generated content, taking into account cognitive-affective-conative aspects

Source: improved by the authors based on [21; 22; 23]

people often behave following normative expectations about their gender roles. Based on these expectations, men often engage in task-oriented activities online, while women tend to spend their time on social interaction and relationship maintenance. As online content sharing is a way of expressing the achievement of life goals for male users, they are likely to share more work-related content online. The effect of life satisfaction on sharing online content appears to be higher for men than for women.

Thus, the proposed research model includes five exogenous latent variables (H1, H2, H3, H4, H5, H6), one endogenous latent variable H7 and the dependent variable *PI*.

Conclusions. This study integrated several theories to propose an integrated structural S–O–R model taking into account cognitive–affective–conative aspects. The presented model adds a new theoretical direction to the research of trust in UGC. It will help researchers in solving the problem of biasing the estimates of structural variables due to the exclusion of one or more relevant factors from the model, which can lead to inconsistent and biased results [31]. For example, based on various cultural and age characteristics, it is possible to determine certain peripheral signals that affect trust in UGC. Excluding them from the structural model may reveal the unjustified additional influence of other variables. Thus, this study contributes to the existing research on trust in UGC.

Furthermore, this study simultaneously examines life satisfaction and Internet satisfaction as two primary mechanisms for sharing online content. User satisfaction (i.e. satisfaction with the Internet) has been considered an important variable affecting user behaviour in terms of information system success and expectancy-disconfirmation theory. In addition to user satisfaction, our findings provide empirical support that online content sharing may reflect how they feel about their real life (i.e., life satisfaction). Thus, our cognitive-affective-conative approach contributes to the expansion of these theoretical perspectives and provides a better understanding of the motivations behind the creation of user-generated content (UGC).

This study considers the Internet as a general tool for sharing online content with no restrictions on the type of online platforms (virtual communities, social networking sites).

This study is focused on content users create and share independently on the Internet. However, users can repost or share content they have found elsewhere on the web.

This study examines three important values for Internet use, including utilitarian, hedonic, and social values. Although these values seem theoretically sound, some other values (such as economic or epistemic value) for the use of information and communication technologies have not been taken into account.

All of the above opens a wide field for further research in this area and their practical application.

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