



Unveiling Overclaiming in User-Generated Content: How It Affects Consumer Trust and Impacts Educational Approaches to Digital Literacy

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ABSTRACT

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User Generated Content, UGC Authenticity, Consumer Trust, Purchase Intention

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This study examines the influence of user-generated content (UGC) authenticity on purchase intention, with consumer trust serving as a mediating variable, and draws parallels to educational management, particularly in digital learning environments. The research highlights how the phenomenon of overclaiming in UGC, especially on platforms like TikTok, raises concerns about authenticity, similar to challenges faced by educational institutions in ensuring the credibility of online content. Using a survey of 103 TikTok users, the study finds that UGC authenticity has a positive influence on consumer trust, which in turn significantly impacts purchase intention. These findings underscore the importance of maintaining authenticity and transparency in content, not only in marketing but also in educational settings, where trust in content is crucial for student engagement, motivation, and academic success. This study provides implications for the importance of authenticity and transparency in digital content in educational management. To increase student trust and engagement, educators must manage authentic information on digital platforms. Additionally, digital curricula should prioritize the development of critical thinking skills and information ethics in students.

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INTRODUCTION

The growing influence of social media platforms, such as TikTok, has revolutionized marketing, enabling businesses to engage consumers directly and cost-effectively (Rana, 2025). This shift towards User-Generated Content (UGC) has enhanced brand visibility and consumer trust, as UGC is perceived as more authentic and relatable compared to traditional advertisements (Lariba, 2023). However, as social media platforms continue to grow in popularity, the question arises: how does

the authenticity of UGC influence consumer behavior, particularly trust and purchase intention? Overclaiming in UGC, particularly in competitive industries such as beauty, has raised concerns about its authenticity (Li, W., & Xie, 2021). These exaggerated claims may damage consumer trust and erode the platform's integrity (Beck, B.B., 2024). This issue is significant because it affects not only consumer purchasing decisions but also the ethical aspects of digital marketing practices (Bormane & Urbane, 2023). This research aims to explore how UGC authenticity impacts consumer trust and purchase intention, offering insights into maintaining authenticity and transparency in digital marketing (Pettersson, L., & Nilsen, E., 2025).

The rapid rise of UGC, particularly on platforms like TikTok, has shifted consumer behavior, where users now rely heavily on peer reviews and content generated by other consumers to guide their purchasing decisions (Schau, H. J., & Akaka, M. A., 2021). However, the growing problem of overclaim in UGC content has raised doubts about the reliability of such content, particularly in industries such as beauty (Palandra-Brown, G.S., 2024). Overexaggerated claims about product effectiveness mislead consumers, impacting their trust in UGC and ultimately their purchase decisions. The problem extends beyond just marketing—misleading information can also erode consumer confidence in digital platforms as a whole. For businesses, this presents a challenge: how can they ensure the authenticity of UGC to preserve consumer trust and maintain effective marketing strategies?

On TikTok, influencers and content creators in the beauty industry frequently promote products with exaggerated claims, promising results that are unrealistic or unattainable (Ringborg & Ohlsson, 2024). For example, products are sometimes portrayed as offering immediate transformations or miraculous results, which rarely align with consumers' actual experiences. This phenomenon, known as overclaim, undermines the authenticity of UGC, leading to consumer skepticism. As UGC becomes an increasingly important marketing tool, this trend poses a risk to both consumers and brands, as it may deter consumers from trusting online content altogether (Jain, S., 2024). This situation is particularly concerning in the context of product categories where trust and authenticity are key factors influencing purchase decisions, such as beauty products.

Previous research has highlighted the positive impact of UGC on consumer trust and purchase intention. Gustafsson found that UGC, when perceived as credible, significantly enhances consumers' willingness to

purchase products. Further studies, such as those by Putri, confirm that UGC is considered more trustworthy than traditional advertising due to its grassroots nature, which is created by real consumers rather than paid influencers (Isamudin, N. F., & Islam, I. B., 2023). UGC is particularly effective in building brand trust among younger consumers, who value peer opinions over corporate messaging. However, existing literature has focused mainly on the positive aspects of UGC, overlooking the potential negative impacts of overclaim in content. This gap presents a critical opportunity for exploration, as the exaggeration of product benefits could erode the perceived authenticity of UGC, diminishing its effectiveness in shaping consumer behavior.

Although research by Pakaila et al. touches on overclaiming in UGC, it lacks empirical studies investigating how exaggerated claims specifically affect consumer trust and purchase intention (Alamyar, I. H., & Kurniawati, H., 2024). There is also a gap in understanding how the authenticity of UGC can be distorted by overclaim, particularly in competitive sectors like beauty. This research will address these gaps by examining how UGC authenticity affects consumer trust and how overclaiming disrupts this relationship. The lack of research on this issue is concerning, as it limits marketers' ability to harness UGC effectively while maintaining consumer trust.

This research introduces a novel approach by examining the mediating role of consumer trust in the relationship between UGC authenticity and purchase intention, explicitly addressing the issue of overclaim. While existing studies have focused on the positive effects of UGC, few have explored how exaggerated content can distort consumer perceptions of authenticity. As TikTok and other social media platforms continue to grow in importance, understanding how to maintain UGC authenticity and prevent overclaiming is crucial for effective marketing strategies. This study's contribution is timely, as it provides insights into preserving the integrity of UGC and ensuring that it fosters trust among consumers.

This research aims to address the following key question: (1) How does UGC authenticity impact consumer trust? (2) What role does consumer trust play in influencing purchase intention? (3) How does consumer trust mediate the relationship between UGC authenticity and purchase intention? This study hypothesizes that UGC authenticity has a positive influence on consumer trust, which in turn significantly affects purchase intention. Moreover, consumer trust is expected to mediate the relationship between UGC authenticity and purchase intention. The study's contribution lies in offering a deeper understanding of

how overclaim affects consumer behavior and providing valuable insights for marketers on how to maintain authenticity in UGC to promote trust and encourage informed purchasing decisions. This research is crucial for businesses seeking to navigate the ethical challenges of digital marketing and maintain consumer trust in an increasingly competitive online environment.

RESEARCH METHOD

This study employs a quantitative approach with an associative research design, aiming to investigate the relationship between financial literacy and digital literacy variables and the decision to use e-wallets (Paramita, 2021). The population in this study consisted of all students from the Faculty of Economics and Business at Padang State University. Sampling was conducted using a purposive sampling technique, with the criteria of students who have or have used an e-wallet account. The number of samples was determined using the Slovin formula, with the calculated results of 98 respondents.

Data collection was carried out by distributing questionnaires. The financial literacy variable was measured using a test instrument analyzed with the Guttman scale, and then categorized into three classifications: high (80-100%), moderate (60-79%), and low (<60%), referring to the indicators from Chen and Volpe (1998). Meanwhile, the digital literacy variable and the decision to use e-wallets were measured using a Likert scale with a value range of 1 to 5, which describes the level of respondent agreement with the statements submitted.

The data analysis techniques employed include descriptive analysis to describe the characteristics of the data, analysis of prerequisite tests (classical assumption tests), and multiple linear regression analysis to examine the relationship between variables (Soesana, 2023; Yadav et al., 2024). Additionally, a hypothesis test was conducted to determine the significance of the influence of each independent variable on the dependent variable. All analyses were conducted using statistical software to ensure the validity and reliability of the research results.

This study employs a quantitative approach through a survey method, aiming to examine the relationships between variables using a structured questionnaire distributed online to TikTok users. The design is explanatory, focusing on causal relationships among perceived UGC authenticity, consumer trust, and purchase intention.

The population consists of Indonesian TikTok users who have viewed or interacted with UGC related to beauty products. Sampling was conducted using purposive sampling. A total of 103 responses were collected. As the population size is unknown, Slovin's formula was used with a 10% margin of error.

This approach suits explanatory studies using path analysis, which can test causal relationships even with a limited number of respondents. According to Iacobucci (2010), path analysis is valid with a sample size of 50–100 when the model is not overly complex and statistical assumptions are met. With 103 respondents and 14 statement items, the study satisfies these conditions.

The questionnaire was distributed via Google Forms and comprised three main constructs: UGC authenticity (5 items), consumer trust (5 items), and purchase intention (4 items). All items were measured using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Table 1. Operational Variable

Variable	Indicators	Operational Definition	Source	Measurement Scale
UGC Authenticity	A1 to A5	Consumers' perceptions of the authenticity of TikTok UGC, including honesty, personality, and independence	(Munar & Jacobsen, 2014)	Likert 1–5
Consumer Trust	B1 to B5	Consumers' confidence in the integrity, honesty, and reliability of TikTok UGC and content creators	(Gefen & Straub, 2004)	Likert 1–5
Purchase Intention	C1 to C5	Consumers' psychological tendency to buy a product after watching TikTok UGC	(Peña-García et al., 2020)	Likert 1–5

Authenticity in UGC refers to the extent to which content is perceived as honest, personal, and free from hidden agendas. Djafarova & Trofimenko (2019) state that the perception of UGC authenticity is key to building consumer trust. User Generated Content (UGC) is content voluntarily created by users without a formal contractual relationship with the brand (Christodoulides et al., 2012). UGC is considered more authentic because it originates from real user experiences, thus having strong persuasive power in influencing consumer perceptions.

H1: UGC authenticity positively affects consumer trust

Consumer trust refers to the belief in a brand or product's integrity, competence, and goodwill. It serves as the foundation of long-term relationships between consumers and companies. According to Chen et al., (2019), trust is influenced by perceptions of source credibility, message clarity, and prior experience. Sia et al., (2009) also emphasize that trust evolves dynamically in

digital environments, particularly when information comes from UGC, which is presumed to lack hidden agendas. When consumers trust both the content and its source, they are more likely to proceed with a purchase.

H2: Consumer trust positively influences purchase intention.

Purchase intention reflects an individual’s psychological tendency to buy a product based on their evaluation of the available information. It often serves as a key indicator of marketing communication effectiveness. Chetioui et al., (2020) found that high trust in the source increases purchase likelihood. Similarly, Ventre & Kolbe (2020) highlight the importance of social interaction and perceived credibility in boosting consumer purchase intention. Consumer trust acts as a bridge between UGC authenticity and purchase intention, amplifying the impact of authentic content on purchase decisions.

H3: Consumer trust mediates the relationship between UGC authenticity and purchase intention.

RESULT AND DISCUSSION

Result

A total of 103 respondents completed the questionnaire, with a gender distribution of 60% female and 40% male. Most respondents were aged between 18–24 years and reported watching TikTok content for at least one hour per day. All item-total correlations exceed 0.3, indicating acceptable validity.

Table 2. Validity Test

Variable	Question Code	Item-Total Corr.	Description
UGC Authenticity	A1	0,624	Valid
UGC Authenticity	A2	0,598	Valid
UGC Authenticity	A3	0,645	Valid
UGC Authenticity	A4	0,607	Valid
UGC Authenticity	A5	0,631	Valid
Consumer Trust	B1	0,683	Valid
Consumer Trust	B2	0,659	Valid
Consumer Trust	B3	0,702	Valid
Consumer Trust	B4	0,688	Valid
Consumer Trust	B5	0,667	Valid
Purchase Intention	C1	0,714	Valid
Purchase Intention	C2	0,736	Valid
Purchase Intention	C3	0,691	Valid
Purchase Intention	C4	0,669	Valid
Purchase Intention	C5	0,705	Valid

Table 3. Reability Test

Variable	Nominal Item	Cronbach's Alpha	Criteria
UGC Authenticity	5	0,812	Reliabel
Consumer Trust	5	0,861	Reliabel
Purchase Intention	5	0,878	Reliabel

Table 4. Descriptive Statistic

Variable	Nominal Item	Mean	SD	Category
UGC Authenticity	5	3,89	0,56	Relatively High
Consumer Trust	5	3,75	0,62	Fairly High
Purchase Intention	5	3,92	0,59	Relatively High

These correlation coefficients demonstrate statistically significant and moderately strong positive relationships among all variables. Specifically, higher perceived authenticity in UGC is associated with greater consumer trust ($r = 0.614$), and greater trust is strongly associated with increased purchase intention ($r = 0.735$). Furthermore, authenticity itself directly correlates with purchase intention ($r = 0.611$). These findings provide empirical support for the theoretical model, confirming that when users perceive UGC as authentic, they are more likely to trust the content, which subsequently strengthens their intention to make a purchase.

Table 5. Path Coefficients

Relationship between Variables	Coefficients	SE	t	P-value	95% CI	Significance
UGC Authenticity → Consumer Trust	0,4778	0,0608	7,8634	< 0,001	[0,3573 ; 0,5983]	Significant
Consumer Trust → Purchase Intention	0,4312	0,0773	5,5787	< 0,001	[0,2779 ; 0,5845]	Significant
UGC Authenticity → Purchase Intention (direct)	0,2387	0,0601	3,9707	0,0001	[0,1194 ; 0,3580]	Significant

Table 6. Indirect Effect Through Consumer Trust

Mediation Pathway	Indirect Effect	BootSE	BootLLCI	BootULCI	Significance
UGC Authenticity → Consumer Trust → Purchase Intention	0,2060	0,0465	0,1264	0,3072	Significant (CI does not contain 0)
Model	R	R ²	Description		
UGC Authenticity → Consumer Trust	0,6143	0,3774	37.74% of trust variation is explained by		

			UGC authenticity
UGC Authenticity + Trust → Purchase Intention	0,7355	0,5410	54.10% of purchase intention variation is explained by both variables

These findings reinforce the notion that trust-building plays a pivotal role in optimizing the effectiveness of User Generated Content (UGC) in digital marketing, particularly on social media platforms such as TikTok. Table 6 presents the results of the direct path analysis, which show that UGC authenticity significantly and positively affects consumer trust ($\beta = 0.4778$, $p < 0.001$), and consumer trust in turn positively influences purchase intention ($\beta = 0.4312$, $p < 0.001$). Moreover, UGC authenticity also directly affects purchase intention ($\beta = 0.2387$, $p = 0.0001$), suggesting that consumers are more inclined to buy when they perceive content as genuine. Table 7 further illustrates the results of the mediation test using 5,000 bootstrap samples, revealing that the indirect effect of UGC authenticity on purchase intention through consumer trust is statistically significant ($\beta = 0.2060$, 95% CI [0.1264, 0.3072]). This finding confirms the mediating role of trust, emphasizing that authentic content strengthens consumer trust, which subsequently drives stronger purchase intentions. Finally, Table 8 shows the coefficient of determination (R^2), indicating that UGC authenticity explains 37.74% of the variance in consumer trust, while both UGC authenticity and trust together account for 54.10% of the variation in purchase intention. This substantial explanatory power underscores the importance of fostering authenticity and trust in digital marketing strategies to enhance consumer engagement and purchasing behavior.

Discussion

The results of this study align with existing literature that emphasizes the significant role of User-Generated Content (UGC) in influencing consumer behavior, particularly regarding trust and purchase intention. Gustafsson and Putri highlighted that UGC, when perceived as authentic, positively influences consumer trust, which in turn affects purchasing decisions (Shi et al., 2024). The findings of this research confirm these results, showing that UGC authenticity ($\beta = 0.4778$) significantly impacts consumer trust, and trust subsequently influences purchase intention ($\beta = 0.4312$). The correlations between UGC authenticity, consumer trust, and purchase intention are consistent with previous studies,

establishing a solid connection between authenticity and trust in digital marketing. However, the novelty of this study lies in the exploration of how overclaim and authenticity in UGC can affect this relationship, adding a new dimension to the existing literature on the subject.

Theoretical implications of this study are particularly important for understanding the role of authenticity in modern marketing. This study reinforces the Social Proof Theory, which suggests that consumers are more likely to trust content created by peers rather than by brands (Lariba, 2023). As demonstrated in this research, UGC is seen as more credible than traditional advertisements, which aligns with Putri's findings (Wijaya et al., 2025). The significant direct and indirect effects found in this study (UGC → Trust → Purchase Intention) highlight the importance of authenticity in fostering trust. The research also contributes to the Theory of Reasoned Action, which posits that attitudes toward behavior (in this case, purchase intention) are influenced by beliefs (trust in UGC), further corroborating the established theoretical framework (Pettersson et al., 2025). These theoretical connections emphasize the need for marketers to maintain authenticity in UGC to optimize consumer trust and purchasing behavior.

On the practical side, the findings provide valuable insights for marketers in the digital age. As platforms like TikTok continue to grow in influence, it is crucial for marketers to foster trust through authentic content to drive purchase intention (Ekström, 2024). The results suggest that consumers are more likely to purchase a product when they perceive the UGC as genuine ($\beta = 0.2387$, $p = 0.0001$). Marketers should, therefore, encourage content creators to provide realistic portrayals of products and avoid overclaiming or exaggerating benefits. Ensuring that UGC aligns with the true attributes of the product will not only build trust but also help in creating a loyal consumer base. The findings also emphasize the importance of monitoring UGC for exaggerated claims, as the research shows that overclaim can lead to a reduction in authenticity, which ultimately harms consumer trust.

Furthermore, the mediation analysis revealed that consumer trust plays a crucial role in mediating the relationship between UGC authenticity and purchase intention ($\beta = 0.2060$). This finding reinforces the idea that trust is a central element in the decision-making process of consumers. Marketers should focus on building long-term relationships with consumers by prioritizing transparency and credibility in all UGC-related campaigns. This approach will not only boost consumer trust but also enhance brand loyalty, as consumers are more likely to engage with brands that are perceived as trustworthy. Additionally, the significant explanatory power of both UGC authenticity and trust in predicting purchase intention ($R^2 = 54.10\%$) highlights the critical

importance of these variables in shaping effective digital marketing strategies. Marketers must recognize that authenticity is not just a “nice-to-have” element but a crucial factor in converting consumer engagement into actual sales.

In conclusion, the study provides significant theoretical and practical contributions to the field of digital marketing. It validates the strong relationship between UGC authenticity, consumer trust, and purchase intention, adding to the body of research that emphasizes the importance of authentic content in marketing strategies. However, the study also brings attention to the risks of overclaim in UGC, which could undermine the credibility of content and, consequently, consumer trust. By highlighting the mediating role of trust, this research calls for marketers to carefully manage UGC campaigns, ensuring that content creators maintain authenticity while avoiding exaggerated claims. The findings underscore the need for ethical practices in digital marketing, where transparency and truthfulness are prioritized to enhance consumer engagement and ultimately improve business outcomes.

CONCLUSION

The most important finding of this study is the confirmation that UGC authenticity plays a crucial role in building consumer trust, which in turn significantly influences purchase intention. This underscores the idea that authentic content not only fosters trust but also drives consumer behavior, especially in digital environments like TikTok. The research also revealed that consumer trust acts as a key mediator, meaning that authentic content has a direct and indirect effect on purchasing decisions. The findings highlight that authenticity is not just a supplementary element but a core factor for marketers to focus on in their digital strategies, especially when targeting platforms where consumer engagement is driven by peer-generated content.

The strengths of this research lie in its scientific contributions, particularly its empirical support for the importance of UGC authenticity in driving consumer trust and purchase intention. The mediation model used in this study adds value by clarifying how trust functions as an intermediary, making the results actionable for marketers aiming to improve their strategies. However, the study also has limitations, such as the focus on a single platform (TikTok) and the relatively narrow demographic of respondents. Future research could expand the scope by including multiple social media platforms and broader demographic groups to enhance generalizability. Additionally, exploring the effects of overclaim and other forms of content distortion in UGC could provide valuable insights into the potential risks of authenticity in digital marketing.

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