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How UGC Affects Samsung Smartphone Purchase Intention Online and Offline?

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A B S T R A C T

This study investigates the influence of User-Generated Content (UGC) on purchase intention for Samsung smartphones in DKI Jakarta, incorporating consumer trust and consumer engagement as mediating variables within a comparative online-offline analytical framework. A quantitative survey was administered to 120 respondents (60 online & 60 offline), and data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) and Multi-Group Analysis (MGA) via SmartPLS 4. The results demonstrate that UGC exerts a positive and statistically significant influence on purchase intention, consumer trust, and consumer engagement in both groups. Consumer trust did not have a significant direct effect on purchase intention and did not function as a significant mediator, whereas consumer engagement significantly influenced purchase intention and served as a partial mediator in the UGC-purchase intention relationship. MGA revealed no statistically significant differences in path coefficients between the online and offline groups, indicating that the UGC mechanism operates comparably across both channels; nonetheless, the offline group showed numerically larger path coefficients and stronger predictive power (R^2) than the online group. These findings establish consumer engagement as the primary mechanism through which UGC translates into purchase intention, with a descriptively more pronounced role in the offline purchasing context.

INTRODUCTION

The rapid advancement of information and communication technology over the past few decades has catalyzed transformational changes across multiple domains of human life worldwide, including in Indonesia. These technological developments have fundamentally altered the ways in which people communicate, work, and conduct transactions. Notably, Indonesia's Technology and Innovation dimension recorded the highest national index score of 6.69 out of 10, surpassing the economic, education, and health dimensions (GoodStats, 2025). This finding underscores the central role of technology particularly digital devices such as smartphones as a primary driver of national progress in the Indonesian context.

This growing public optimism toward technology is consistent with improvements in Indonesia's digital infrastructure. The ICT Development Index has recorded a consistent upward trend, reflecting expanding internet access and broader technology adoption among the general population. Correspondingly, smartphone ownership has reached notable heights, with 98.7% of Indonesian internet users aged 16 and above owning a smartphone making it the most prevalent digital device, surpassing laptops and smart TVs (We Are Social, 2025). This positions smartphones not merely as communication tools but as essential utilities for contemporary urban Indonesians.

Against the backdrop of rising smartphone adoption, the global smartphone industry has entered a period of intensifying competition. According to the International Data Corporation (IDC), global smartphone shipments grew 3.5% year-on-year to 325.7 million units in the third quarter of 2025, reflecting sustained consumer demand. In the first quarter of 2026, Apple reclaimed the global market lead with a 21% share and 5% year-on-year growth, while Samsung ranked second with a 20% share but recorded a 6% year-on-year decline. These figures indicate that Samsung faces mounting competitive pressure from Apple in the premium segment and from Chinese manufacturers in the mid-range segment.

These global competitive dynamics are mirrored in the Indonesian market. Samsung continues to hold the leading market position with a 16–18% share; however, the trend is declining. Top Brand Index data reveals is presented in Figure 1 that Samsung's brand

share fell from 32.7% in 2024 to 30.4% in 2025, signaling a gradual shift in consumer preferences shaped by perceived product quality, pricing, innovation, and marketing effectiveness. This trend suggests that Samsung, despite its dominant user base in Indonesia, faces mounting pressure to sustain its competitive position amid intensifying rivalry from both premium and mid-range competitors.

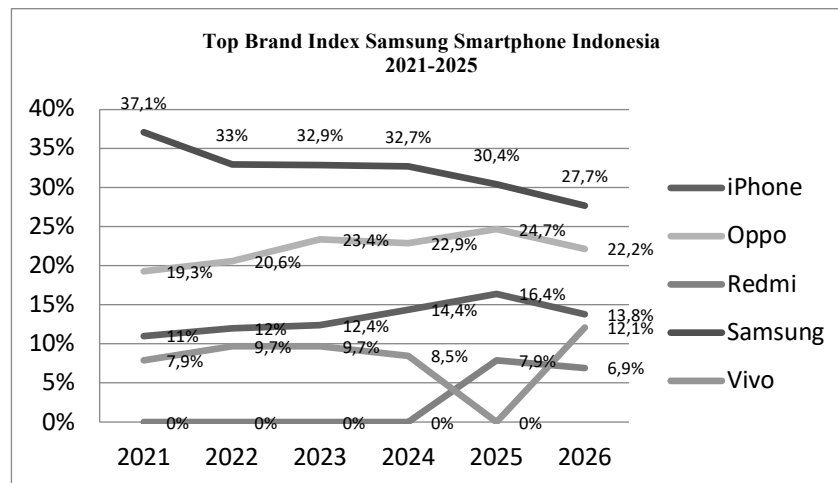


Figure 1 Top Brand Index Samsung Smartphone in Indonesia (2021–2025)

The expansion of e-commerce in Indonesia has further transformed consumer purchasing behavior for smartphones. The proportion of smartphone purchases conducted via e-commerce platforms increased substantially from 33% in 2022 to 47% in 2025. Nevertheless, Indonesian consumers exhibit pronounced hybrid purchasing tendencies. According to a survey conducted by the Indonesian Internet Service Providers Association (APIII, 2025), approximately 27.69% of consumers continue to prefer offline purchasing, primarily driven by a preference for hands-on product evaluation and perceived transactional security. This pattern underscores that smartphones, as high-involvement products, necessitate extensive deliberation prior to purchase, often spanning both digital and physical channels.

Given these contextual conditions, investigating the factors that shape consumer purchase intention for Samsung smartphones is both timely and academically significant. A deeper understanding of the roles played by User-Generated Content (UGC), consumer trust, and consumer engagement in influencing purchase intention particularly within the comparative framework of online and offline purchasing channels is expected to yield actionable insights for digital marketing strategy development.

A growing body of research has examined the determinants of consumer purchase intention. Khan et al. (2021) demonstrated that location-based UGC exerts a direct influence on purchase intention, with real-time information delivery serving as a mediating mechanism. Zahrah et al. (2024) confirmed that UGC, electronic word-of-mouth (eWOM), and consumer engagement are significant antecedents of purchase intention. Meanwhile, Pasaribu et al. (2024) found that UGC has a strong direct effect on purchase intention, whereas its indirect effects operating through perceived risk and social media marketing tend to be statistically non-significant.

Parallel research has established that consumer trust plays a pivotal role in shaping purchase intention. Manzoor et al. (2020) reported that consumer trust both directly increases purchase intention and functions as a mediating variable in the e-commerce context. In the specific domain of smartphone products, Irawan and Suprpti (2020) found that trust exerts a positive and significant effect on purchase intention and mediates the relationship between brand image and purchase intention. These findings are further corroborated by Purwianti (2024), who reported that trust carries a stronger influence on purchase intention relative to other examined variables.

Beyond UGC and trust, consumer engagement has emerged as a key determinant of purchase intention. Nguyen et al. (2020) reported that consumer engagement exhibits a strong direct influence on purchase intention ($\beta = 0.676$), affirming the centrality of consumer involvement in purchase decision-making. Huang et al. (2024) similarly found that consumer engagement significantly enhances purchase intention. Furthermore, Al-Haddad et al. (2022) demonstrated that consumer engagement can serve as a mediating mechanism linking marketing activities to purchase intention.

Despite this growing body of evidence, several significant research gaps remain. First, prior studies tend to examine each variable in isolation; this study addresses this limitation by simultaneously integrating consumer trust and consumer engagement as dual mediating variables within a unified conceptual model. Second, most existing research does not distinguish between online and offline purchasing channels, despite the prevalent hybrid nature of Indonesian consumer behavior. Third, empirical research that specifically examines high-involvement products such as Samsung smartphones within a comparative online-offline analytical framework remains scarce.

Guided by the identified research gaps, this study pursues three primary objectives: (1) to profile the characteristics of consumers in DKI Jakarta with purchase intentions for Samsung smartphones across online and offline channels; (2) to examine the influence of User-Generated Content (UGC), consumer trust, and consumer engagement on Samsung smartphone purchase intention in DKI Jakarta across both channels; and (3) to analyze the mediating roles of consumer trust and consumer engagement in the relationship between UGC and purchase intention. This study makes a distinctive theoretical contribution by constructing an integrated model that incorporates both consumer trust and consumer engagement as simultaneous mediating variables an approach that departs from prior studies that typically test these mechanisms independently. Additionally, the comparative online offline analytical design

directly addresses the gap in research on hybrid consumer behavior in the Indonesian market. Together, these features are expected to yield a more comprehensive understanding of consumer decision-making dynamics in the digital era, with particular relevance to high-involvement product categories such as Samsung smartphones in the DKI Jakarta context.

Literature Review

This study is grounded in three interrelated theoretical foundations. First, Consumer Behavior Theory (Kotler & Keller, 2016; Schiffman & Wisenblit, 2019) provides the overarching framework for understanding how consumers search for information, evaluate alternatives, and form purchase intentions. Smartphones, as high-involvement products, demand extensive pre-purchase deliberation, making the quality and credibility of information sources particularly consequential. Second, the Stimulus-Organism-Response (S-O-R) Theory (Mehrabian & Russell, 1974) offers a process-level explanation of the variable relationships in this study. UGC is positioned as the external Stimulus, while consumer trust and consumer engagement represent the internal Organism states the cognitive and affective conditions that mediate the consumer's internal processing. Purchase intention constitutes the behavioral Response. This framework explains how credible peer-generated content stimulates internal psychological states that ultimately drive purchase behavior. Third, Social Proof Theory (Cialdini, 1984) explains why UGC is particularly persuasive: consumers facing uncertainty rely on the behavior and opinions of others as informational shortcuts. In the digital context, UGC manifests as ratings, reviews, and video testimonials all functioning as social signals that reduce perceived risk, build trust, and encourage engagement. Together, these three theories provide a coherent conceptual basis for the dual mediation model tested in this study.

User-Generated Content (UGC) refers to content voluntarily created and shared by users or consumers through digital platforms, reflecting authentic experiences, opinions, and perceptions of products or brands. Drawing on a synthesis of definitions from multiple scholars (Zahir, 2025; Sang et al., 2024; Pasaribu et al., 2024), UGC in this study is operationally defined as digitally produced consumer content that is authentic, credible, and informative, with the capacity to generate benefits and reduce perceived risk in influencing consumer purchasing decisions. It is measured through three indicators: credibility, usefulness, and risklessness (Sang et al., 2024).

Consumer trust constitutes a fundamental construct in consumer behavior research, encompassing consumers' confidence in a brand's integrity, honesty, and capacity to fulfill expectations. Grounded in the conceptualization of Usman and Wijaya (2024), consumer trust in this study is defined as the degree of consumer confidence in a brand's integrity, honesty, and ability to deliver on its promises, as manifested through perceptions of product quality, reliability, and overall user experience. It is measured through three indicators: product quality, product reliability, and consumer satisfaction (Usman & Wijaya, 2024).

Consumer engagement captures the depth of consumer involvement with a brand, as expressed through interactions on digital platforms and social media. Drawing on the conceptualizations of La Rosa and Jorgensen (2021) and Nguyen et al. (2020), consumer engagement in this study is defined as the extent of consumer involvement characterized by active participation, emotional attachment, and behavioral interaction with brands across social media environments. It is measured through three levels of participation: consumption-based, contribution-based, and creation-based participation (Huang et al., 2024).

Purchase intention is defined as the stage or process in which a consumer chooses to buy a product, becoming interested and developing a likelihood of making a purchase (Anandyara & Samiono, 2022), which is further described as a consumer's tendency to buy a brand or take purchase related actions, measured by the probability of making a purchase (Samiono, 2017). Synthesizing definitions from Kotler and Keller (2016), and Dong et al. (2022), purchase intention in this study is operationally defined as the consumer's psychological inclination to purchase a Samsung smartphone following a cognitive process encompassing information search, evaluation of alternatives, trust formation, and brand engagement. This study adopts the indicators proposed by Schiffman and Kanuk (2008), as cited in Sakti et al. (2020): interest in seeking information, considering a purchase, and desire to try the product..

Research Framework

The conceptual framework integrating the study variables and hypotheses is presented in Figure 2. The model positions UGC as the sole exogenous variable, with consumer trust and consumer engagement as dual mediators, and purchase intention as the endogenous outcome variable. This framework is tested separately for online and offline purchasing groups using Multi-Group Analysis (MGA).

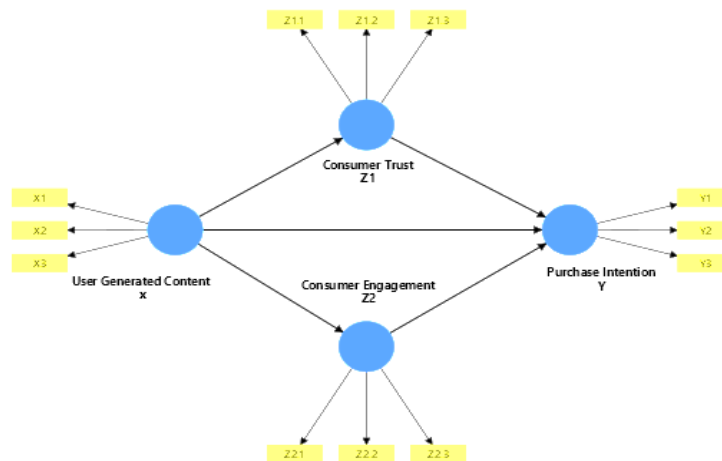


Figure 2 Research Framework

METHODS

This study employs a quantitative research design. Primary data were collected via an online self-administered questionnaire distributed through Google Forms, while secondary data were drawn from supporting literature including peer-reviewed journal articles and industry reports. The study population comprised residents of DKI Jakarta who were familiar with Samsung smartphone products, selected through purposive sampling based on the following inclusion criteria: (1) currently domiciled in DKI Jakarta; (2) familiar with Samsung smartphone products; and (3) having actively searched for information about Samsung smartphones online within the preceding three months. The minimum sample size was determined at 120 respondents, following the rule of thumb proposed by Hair et al. (2022), which specifies 5 to 10 times the number of indicators. With 12 indicators in the model, participants were allocated into two groups online and offline of 60 respondents each. Data were collected using a five-point Likert scale questionnaire, in which respondents first completed screening questions to verify eligibility and then indicated their most frequently used purchasing channel, which served as the basis for group assignment in the comparative analysis. The research variables comprise: (1) User-Generated Content (UGC) as the independent variable, measured through three indicators—credibility, usefulness, and risklessness (Sang et al., 2024); (2) Consumer Trust as a mediating variable, measured through product quality, product reliability, and consumer satisfaction (Usman & Wijaya, 2024); (3) Consumer Engagement as a mediating variable, measured through consumption-based, contribution-based, and creation-based participation (Huang et al., 2024); and (4) Purchase Intention as the dependent variable, measured through willingness to seek information, consideration of purchase, and desire to try the product (Schiffman & Kanuk, 2008 in Sakti et al., 2020).

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS version 4.1.1.8. PLS-SEM was selected for its suitability in handling non-normally distributed data and its capacity to simultaneously estimate both causal and mediation relationships. The analytical procedure consisted of four sequential stages: (1) measurement model (outer model) evaluation, encompassing outer loading, Average Variance Extracted (AVE), Fornell-Larcker criterion, Composite Reliability, and Cronbach's alpha; (2) structural model (inner model) evaluation, using the coefficient of determination (R^2), effect size (f^2), path coefficients, and bootstrapping with 5,000 sub-samples; (3) measurement invariance assessment via the Measurement Invariance of Composite Models (MICOM) procedure to verify measurement equivalence between the online and offline groups; and (4) Multi-Group Analysis (MGA) using a non-parametric permutation test to assess the statistical significance of between-group differences in path coefficients at a significance level of $\alpha = 0.05$.

RESULTS AND DISCUSSION

The results of this study are presented in the following order: respondent characteristics, measurement model evaluation, structural model evaluation, hypothesis testing, and Multi-Group Analysis (MGA).

Table 1 Gender Distribution Of Repondents

Gender	Offline Group	Online Group	%
Female	41	39	67%
Male	19	21	33%
Total	60	60	100%

As shown in Table 1, the majority of respondents were female (67%) compared with male (33%), with a relatively consistent distribution between the offline (41 female) and online (39 female) groups.

Table 2 Age And Monthly Income Distribution Of Respondents

Age (years)	Offline Group	Online Group	%	Monthly Income (IDR)	Offline Group	Online Group	%
16-23	33	41	62%	< 3.000.000	29	31	50%
24-31	20	17	31%	3.000.000 - 5.000.000	13	12	21%
32-39	3	1	3%	5.000.001 - 8.000.000	8	9	14%
40-47	1	0	1%	8.000.001 - 10.000.000	4	2	5%
48-55	3	1	3%	> 10.000.000	6	6	10%
Total	60	60	100%	Total	60	60	100%

As shown in Tables 2, respondent characteristics indicate that the majority belong to the younger generation. Respondents are dominated by the 16–23 age group (62%), followed by those aged 24–31 (31%), indicating that most respondents belong to Generation Z and early Millennials. This finding is consistent with the occupational composition of respondents (Table 3), where students constitute the largest group (50%), followed by private-sector employees (26%). The predominance of respondents who are still in education is also reflected in income levels, with half of the respondents (50%) earning below IDR 3,000,000 per month, indicating relatively limited or unstable income.

Table 3 Occupation And Domicile Distribution Of Respondents

Occupation (%)				Domicile (%)			
Occupation	Offline Group	Online Group	%	Domicile	Offline Group	Online Group	%
Student	28	32	50%	Central Jakarta	9	5	12%

Civil Servant	2	4	5%	North Jakarta	9	9	15%
Private Employee	18	13	26%	West Jakarta	8	7	13%
Entrepreneur	3	3	5%	South Jakarta	22	19	34%
Freelance	1	5	5%	East Jakarta	12	20	27%
Other	8	3	9%	Thousand Islands (Kepulauan Seribu)	0	0	0%
Total	60	60	100%	Total	60	60	100%

As shown in Tables 3, In terms of domicile, respondents are spread across the five administrative areas of DKI Jakarta, with the highest concentration in South Jakarta (34%) and East Jakarta (27%), while the Thousand Islands regency has no respondents represented (0%). A closer look at the channel breakdown within each group (Table 3) shows that this distribution is not uniform across channels: East Jakarta respondents skew toward the online channel (62.5% online vs. 37.5% offline), whereas South Jakarta respondents lean mildly toward the offline channel (53.7% offline vs. 46.3% online). A comparable pattern appears by occupation, with students showing a modest lean toward online purchasing (53.3% online vs. 46.7% offline) and private-sector employees leaning toward offline purchasing (58.1% offline vs. 41.9% online). As these are descriptive group counts rather than a formal statistical test of association, they should be read as indicative patterns rather than confirmed effects. Overall, the respondent profile describes a group of young consumers, most of whom are still in education or in the early stages of their careers, distributed across various areas of DKI Jakarta.

Table 4 A Measurement Model Evaluation: Convergent Validity Assessment

Variable	Indicator	Outer Loading		AVE		Decision
		Offline Group	Online Group	Offline Group	Online Group	
User Generated Content (UGC) (X)	X1	0.826	0.891	0.720	User Generated Content (UGC) (X)	X1
	X2	0.866	0.869			X2
	X3	0.853	0.909			X3
Consumer Trust (CT) (Z1)	Z1.1	0.899	0.844	0.745	Consumer Trust (CT) (Z1)	Z1.1
	Z1.2	0.815	0.869			Z1.2
	Z1.3	0.874	0.845			Z1.3
Consumer Engagement (CE) (Z2)	Z2.1	0.844	0.848	0.743	Consumer Engagement (CE) (Z2)	Z2.1
	Z2.2	0.921	0.880			Z2.2
	Z2.3	0.817	0.896			Z2.3
Purchase Intention (PI) (Y)	Y1	0.933	0.811	0.819	Purchase Intention (PI) (Y)	Y1
	Y2	0.882	0.782			Y2
	Y3	0.900	0.868			Y3

As shown in Table 4, the measurement model evaluation assessed the validity and reliability of the research instrument across both respondent groups. All indicators achieved outer loading values exceeding 0.70 and Average Variance Extracted (AVE) values above 0.50, thereby satisfying the threshold for convergent validity.

Table 5 Measurement Model Evaluation: Discriminant Validity (Fornell-Lacker Criterion)

Offline Group				Online Group					
CE	CT	PI	UGC	CE	CT	PI	UGC		
CE (Z2)	0.862			CE (Z2)	0.875				
CT (Z1)	0.634	0.863		CT (Z1)	0.482	0.853			
PI (Y)	0.705	0.667	0.905	PI (Y)	0.537	0.438	0.821		
UGC (X)	0.633	0.665	0.726	0.848	UGC (X)	0.442	0.464	0.509	0.890

As shown in Table 5, discriminant validity was likewise confirmed based on the Fornell–Larcker criterion: the square root of each construct's AVE (shown on the diagonal) exceeded its correlations with all other constructs in the model.

Table 6 Measurement Model Evaluation: Construct Reliability

Variable	Cronbach's alpha		Composite reliability (rho_a)		Composite reliability (rho_c)		Decision
	Offline Group	Online Group	Offline Group	Online Group	Offline Group	Offline Group	
UGC (X)	0.806	0.869	0.807	0.874	UGC (X)	0.806	0.869

CT (Z1)	0.828	0.813	0.831	0.822	CT (Z1)	0.828	0.813
CE (Z2)	0.827	0.848	0.842	0.859	CE (Z2)	0.827	0.848
PI (Y)	0.889	0.756	0.894	0.758	PI (Y)	0.889	0.756

As shown in Table 6 reliability assessment confirmed that all constructs achieved Cronbach's alpha and Composite Reliability (rho_c) values above the 0.70 threshold, indicating adequate internal consistency and construct reliability across both groups.

Table 7 Structural Model Evaluation: Coefficient Of Determination (R²)

Offline Group			Online Group		
R-Square	R-Square adjusted	Category	R-Square	R-Square adjusted	Category
CT (Z1)	0.442	Moderate	CT (Z1)	0.216	Moderate
CE (Z2)	0.401	Moderate	CE (Z2)	0.196	Moderate
PI (Y)	0.647	Strong	PI (Y)	0.392	Moderate

Structural model evaluation was subsequently conducted to assess the coefficient of determination (R²) across both groups as shown in Table 7. In the offline group, the model accounted for 64.7% of the variance in Purchase Intention (strong predictive power), while the online group yielded an R² of 39.2% (moderate).

Table 8 Structural Model Evaluation: Effect Size Analysis (f²)

	f-square			
	Offline Group		Online Group	
CE -> PI	0.167	Moderate	0.135	Small
CT -> PI	0.055	Small	0.021	Small
UGC -> CE	0.669	Large	0.243	Moderate
UGC -> CT	0.793	Large	0.275	Moderate
UGC -> PI	0.197	Moderate	0.103	Small

Effect size analysis (f²) further confirmed that in the offline group as shown in Table 8, UGC exerts large effects on consumer trust (f² = 0.793) and consumer engagement (f² = 0.669), and moderate effects on purchase intention both directly (f² = 0.197) and through consumer engagement (f² = 0.167). In the online group, all effect sizes were reduced to moderate or small, underscoring the more determinant role of UGC in the offline purchasing context.

Hypothesis testing was carried out to determine the significance of relationships between latent variables in the structural model, employing the bootstrapping procedure in SmartPLS 4 (version 4.1.1.8) and interpreting results via path coefficients, t-statistics, and p-values. Consistent with Hair et al. (2017), a relationship was considered statistically significant when the t-statistic exceeded 1.96 and the p-value was below 0.05 at the 5% significance level. Mediation was assessed by examining specific indirect effects using 5,000 bootstrapped sub samples under the same significance criteria. Full mediation was inferred when the direct path was non-significant and the indirect path was significant; partial mediation was inferred when both direct and indirect paths attained significance.

Table 9 Hypothesis Testing: Direct and Indirect Effects

	Original sample (O)		T statistics (O/STDEV)		P values		Decision
	Offline Group	Online Group	Offline Group	Online Group	Offline Group	Online Group	
UGC (X) -> PI (Y)	0.379	0.294	2.097	2.303	0.036	0.021	Accepted
UGC (X) -> CT (Z1)	0.665	0.464	8.714	4.691	0.000	0.000	Accepted
UGC (X) -> CE (Z2)	0.633	0.442	7.738	4.337	0.000	0.000	Accepted
CT (Z1) -> PI (Y)	0.201	0.137	1.513	1.138	0.130	0.255	Rejected
CE (Z2) -> PI (Y)	0.337	0.341	3.173	2.615	0.002	0.009	Accepted
UGC -> CT -> PI	0.134	0.063	1.403	1.034	0.161	0.301	Rejected
UGC -> CE -> PI	0.214	0.151	3.025	1.965	0.003	0.049	Accepted

As shown in Table 9, five of the seven hypotheses were supported, with a consistent pattern observed across both research groups.

The Multi-Group Analysis (MGA) was conducted using SmartPLS 4 with the non-parametric permutation test method (5,000 permutations). Between group differences were considered statistically significant when the p-value was ≤ 0.05 , in accordance with the Henseler's PLS-MGA and permutation test criteria.

Table 10 Multi Group Analysis (MGA) Results: Between Group Path Coefficient Comparisons

	Original (Offline)	Original (Online)	Difference (Offline-Online) p value	2-tailed (Offline vs Online) p value	Decision
UGC (X) $\rightarrow$ PI (Y)	0.379	0.294	0.085	0.709	No significant difference
UGC (X) $\rightarrow$ CT (Z1)	0.665	0.464	0.201	0.107	No significant difference
UGC (X) $\rightarrow$ CE (Z2)	0.633	0.442	0.191	0.144	No significant difference
CT (Z1) $\rightarrow$ PI (Y)	0.201	0.137	0.065	0.718	No significant difference
CE (Z2) $\rightarrow$ PI (Y)	0.337	0.341	-0.003	0.978	No significant difference

As shown in Table 10, the MICOM results confirm that the model achieves partial measurement invariance, with both configurational and compositional invariance established. The MGA results reveal no statistically significant differences ($p > 0.05$) across all path coefficients between the online and offline groups, indicating that the mechanism through which UGC influences downstream variables operates comparably in both purchasing contexts. Nonetheless, the consistent pattern of larger path coefficients in the offline group carries meaningful practical implications for channel-specific marketing strategy.

Discussion

This demographic profile indicates that the respondents were predominantly young women of early productive age (16–23 years), students, with lower-middle incomes, domiciled in South and East Jakarta. These characteristics align with the target market of Samsung's mid range smartphones consumers who actively use social media making them relevant to the UGC variable examined in this study and supporting the representativeness of the sample for measuring purchase intention in this segment. Of the seven hypothesized relationships, five demonstrated positive and statistically significant paths, while two were not supported. The detailed results for each hypothesis are reported in Table 8 and discussed below.

The Effect of UGC on Purchase Intention

UGC was found to have a significant positive effect on purchase intention in both groups (offline: $\beta = 0.379$; online: $\beta = 0.294$). This finding is consistent with Mayrhofer et al. (2020), who demonstrated that UGC elevates purchase intention because consumers perceive it not as commercial persuasion but as credible, peer-generated information a distinction that substantially enhances its persuasive impact. Fakar et al. (2025) further confirmed that online customer reviews, as the primary form of UGC, accounted for 58.4% of the variance in purchase intention. The larger path coefficient observed in the offline group can be explained through the webrooming phenomenon identified by Flavián et al. (2020), wherein positive online reviews build consumer confidence prior to in-store purchasing decisions. Al-Rawabdeh et al. (2021) further found an exceptionally strong UGC-to purchase intention effect for electronic products ($\beta = 0.604$; $t = 15.12$), underscoring the disproportionate influence of peer-generated content in high involvement technology categories.

The Effect of UGC on Consumer Trust

UGC demonstrated a significant positive effect on consumer trust in both purchasing channels (offline: $\beta = 0.665$; online: $\beta = 0.464$), with a notably stronger effect observed in the offline context. This result is consistent with Lăzăroiu et al. (2020), who reported that UGC exerts a greater influence on consumers' cognitive trust in offline settings, as it is perceived as offering a more realistic and unfiltered representation of actual product quality.

The Effect of UGC on Consumer Engagement

UGC also had a significant positive effect on consumer engagement, with large effect sizes observed in the offline group ($\beta = 0.633$; $f^2 = 0.669$) and moderate effect sizes in the online group ($\beta = 0.442$; $f^2 = 0.243$). The particularly high offline coefficient indicates that consumers who plan to purchase offline engage most intensively with UGC as a pre-decision validation mechanism. This aligns with Zahrah et al. (2024), who found a significant UGC to engagement effect on TikTok ($\beta = 0.140$; $t = 3.689$), and with Santos (2020), who identified online reviews and discussion forums as primary digital touchpoints where consumers not only seek information but also interact socially, creating a collective engagement process that strengthens brand perception. Al-Rawabdeh et al. (2021) further observed that online consumer communities producing UGC have evolved into digital reference groups whose engagement intensity exceeds that of traditional reference groups.

The Effect of Consumer Trust on Purchase Intention

Consumer trust did not demonstrate a significant effect on purchase intention in either group (offline: $\beta = 0.201$; online: $\beta = 0.137$). This result is consistent with Ikhlaash and Linda (2024), who argued that trust does not directly influence purchase intention because it functions only as a necessary foundation that must first shape consumer attitude before generating actionable behavioral intention. Fakar et al. (2025) also found that Samsung-branded trust was non-significant in the presence of UGC, as consumers increasingly rely on platform level guarantees such as payment security and return policies rather than brand trust per se. In a mature, high involvement category such as smartphones, consumer trust toward established brands like Samsung may function as a baseline condition rather than a differentiating driver, rendering it insufficient to independently shift purchase intention.

The Effect of Consumer Engagement on Purchase Intention

Consumer engagement demonstrated a significant positive effect on purchase intention, with remarkably consistent path coefficients across both groups (offline: $\beta = 0.337$, $p = 0.002$; online: $\beta = 0.341$, $p = 0.009$). The near-identical coefficients represent one of the most striking findings of this study, indicating that consumer engagement is a universally effective driver of purchase intention regardless of the purchasing channel. This result aligns with Zahrah et al. (2024), who found a strong engagement to purchase intention effect ($\beta = 0.451$; $t = 7.818$) on TikTok, and with Nguyen et al. (2020), who reported a particularly high direct engagement effect ($\beta = 0.676$). Santos (2020) further explains that emotional and social interactions during information search such as liking or commenting on reviews create brand consumer bonds that ease the psychological transition from consideration to purchase intention.

The Effect of UGC on Purchase Intention with Mediation Consumer Trust

The mediating role of consumer trust in the UGC purchase intention relationship was not supported in either group. This outcome is a logical consequence of the non-significant direct path from consumer trust to purchase intention, as the prerequisite for mediation is thereby unmet. While UGC successfully builds consumer trust, that trust does not subsequently convert into purchase intention. Ikhlah and Linda (2024) explain this through a two step trust model wherein trust must first be activated into a consumer attitude before influencing behavioral intention. Fakar et al. (2025) further observe that platform-provided guarantees have partially displaced interpersonal brand trust as a transaction-enabling mechanism, reducing its independent mediating capacity. This finding implies that the UGC–Trust–PI chain alone is insufficient; a more dynamic mediating mechanism namely, consumer engagement is required to convert UGC's informational influence into actionable purchase behavior.

The Effect of UGC on Purchase Intention with Mediation Consumer Engagement

Consumer engagement was confirmed as a significant partial mediator in the relationship between UGC and purchase intention in both groups. The partial nature of this mediation indicates that UGC retains a direct effect on purchase intention while additionally amplifying it through the consumer engagement pathway. Zahrah et al. (2024) explicitly confirmed this mechanism, finding consumer engagement to be a significant mediator between UGC and purchase intention ($t = 5.139$; $p < 0.01$) on TikTok, with a mediation contribution of 37.7%. The stronger indirect effect observed in the offline group ($\beta = 0.214$) compared to the online group ($\beta = 0.151$) is consistent with webrooming behavior documented by Flavián et al. (2020), wherein offline-oriented consumers exhibit more intensive UGC engagement prior to in-store visits, creating a deeper cognitive and emotional connection with the brand that amplifies the mediation pathway. Mayrhofer et al. (2020) add a psychological dimension: because UGC does not trigger consumers' persuasion-defense mechanisms, engagement with it is processed more positively, thereby directly strengthening purchase intention through this social interaction channel.

Overall, these results indicate a positive and significant influence of User-Generated Content (UGC) on purchase intention, consumer trust, and consumer engagement across both purchasing channels, with the influence tending to be stronger in the offline group. Conversely, consumer trust had no significant influence on purchase intention and therefore did not mediate the relationship between UGC and purchase intention. Consumer engagement, meanwhile, exerted a positive influence and proved to be a more effective partial mediator in increasing purchase intention for Samsung smartphones. Furthermore, the Multi-Group Analysis (MGA) results showed no significant differences between the offline and online purchasing groups across all structural paths; although the offline group showed slightly higher path coefficients, the differences were not statistically significant. These findings indicate that the mechanisms through which UGC influences consumer trust, consumer engagement, and purchase intention operate similarly across both purchasing channels, enabling UGC-based marketing strategies to be effectively implemented across both online and offline channels to support multichannel marketing. More broadly, UGC itself is a product of Indonesia's creative economy: reviews, testimonials, and videos created by ordinary consumers function as a form of creative content that carries measurable commercial value, and this study provides empirical evidence that such content meaningfully drives purchase intention, trust, and engagement toward an established industrial brand. From a finance perspective, the demonstrated power of low-cost, consumer-generated content offers firms a more capital-efficient alternative to traditional paid promotion, allowing marketing budgets to be reallocated toward cultivating engagement programs rather than costly one-way advertising, which supports more sustainable long-run financing of marketing activity. From a halal perspective, the central role of authentic, credible, and risk-reducing content echoes sharia-aligned commercial principles of honesty (*shidq*) and transparency (*amanah*) in trade, wherein persuasion is grounded in truthful, verifiable peer experience rather than exaggerated or misleading claims. Taken together, these findings suggest that an UGC-centered marketing strategy can simultaneously empower Indonesia's creative-economy content creators, improve the financial efficiency of industry marketing spend, and uphold ethical, trust-based standards of communication, offering a mutually reinforcing pathway toward sustainable growth in the smartphone industry.

Limitations

This study is subject to several limitations that should be considered when interpreting the findings. First, because all constructs were measured through a single self-administered questionnaire completed by the same respondent at the same point in time, the results may be affected by Common Method Bias (CMB). Although a full Harman's single-factor test was not formally reported, the risk was partially mitigated through procedural remedies during instrument design, including the use of distinct anchor labels across constructs, assurance of respondent anonymity, and psychological separation of predictor and criterion items within the questionnaire flow. Future studies are encouraged to formally test for CMB using statistical procedures such as Harman's single-factor test or the marker-variable technique.

Second, while the total sample of 120 respondents satisfies the general 5-to-10-times-the-number-of-indicators rule of thumb for PLS-SEM (Hair et al., 2022), the subgroup size of 60 respondents per channel used in the Multi-Group Analysis (MGA) is relatively small. No formal a priori power analysis was conducted to determine the minimum subgroup size required to detect between-group differences in path coefficients with adequate statistical power. Consequently, the non-significant MGA results reported in this study may partly reflect insufficient statistical power to detect true between-group differences, rather than the genuine

absence of such differences. This limitation should be taken into account when interpreting the conclusion that the UGC mechanism operates equivalently across online and offline channels, and future research is encouraged to conduct a priori power analysis and, where feasible, recruit larger per-group samples to increase the reliability of multi-group comparisons.

Third, respondents were selected through purposive sampling restricted to residents of DKI Jakarta who met specific familiarity and information-search criteria. While this approach ensured that respondents possessed the relevant experience to answer the survey meaningfully, it is a non-probability sampling method and does not guarantee that the sample is representative of the broader population of Samsung smartphone consumers. As a result, the findings should be generalized with caution beyond the DKI Jakarta context and the specific respondent profile captured in this study (predominantly young, education-oriented consumers). Future research employing probability-based sampling across a broader geographic and demographic range would help strengthen the external validity and generalizability of these findings.

CONCLUSIONS

This study examined the factors influencing purchase intention for Samsung smartphones through a comparative analysis of online and offline purchasing channels among consumers in DKI Jakarta. The following key conclusions are drawn from the findings. First, the demographic profile of Samsung smartphone consumers in DKI Jakarta is predominantly characterized by females aged 16–23 years, students and undergraduates from middle to lower income backgrounds, concentrated in South and East Jakarta. Channel preference within this profile is nuanced rather than uniform: student respondents and those domiciled in East Jakarta lean modestly toward the online channel, whereas private-sector employees and respondents domiciled in South Jakarta lean toward the offline channel, suggesting that occupation and domicile jointly, rather than independently, shape channel choice. Second, UGC was found to exert a positive and statistically significant effect on purchase intention across both channels, with a stronger influence observed in the offline context. UGC also positively and significantly influenced both consumer trust and consumer engagement, again with greater effect sizes in the offline group, underscoring the effectiveness of authentic peer generated content in building trust and stimulating active brand involvement. Third, consumer trust did not demonstrate a significant direct effect on purchase intention in either group, indicating that trust functions as a necessary but insufficient condition to directly drive purchase behavior. By contrast, consumer engagement exerted a positive and statistically significant direct effect on purchase intention in both groups, establishing it as a critical behavioral antecedent to purchase decisions. Fourth, regarding mediation, consumer trust did not function as a significant mediator in the UGC purchase intention relationship, whereas consumer engagement operated as a significant partial mediator in both groups, with a stronger mediation effect in the offline context. Finally, the MGA results revealed no statistically significant differences in any path coefficient between the online and offline groups, indicating that the structural influence mechanism of UGC operates equivalently across both contexts; however, the consistently higher path coefficients and superior model fit in the offline group suggest that offline purchasing environments amplify the impact of UGC driven consumer decision making.

Based on these findings, several practical recommendations are offered. Samsung is advised to position UGC as a central pillar of its integrated marketing communications strategy, recognizing its demonstrated capacity to simultaneously drive purchase intention, consumer trust, and consumer engagement. The company should invest in structured and sustained consumer engagement programs that transform passive audiences into active brand advocates. An integrated multichannel marketing strategy is further recommended to leverage the complementary strengths of both online and offline environments. Marketing resources should also be directed toward younger consumer segments, given their demonstrated openness to UGC driven decision making. For future research, it is recommended to broaden the sample size and extend geographic coverage beyond DKI Jakarta, incorporate additional mediating or moderating variables (e.g., perceived value, brand loyalty), apply the model to other smartphone brands for comparative purposes, and disaggregate UGC influence according to specific platform types to yield more targeted strategic insights.

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