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THE E-COMMERCE OF TOMORROW

*An Experimental Study of How User-Generated Content can
be integrated into a Retailer's Website for Fashion
Merchandise Display*

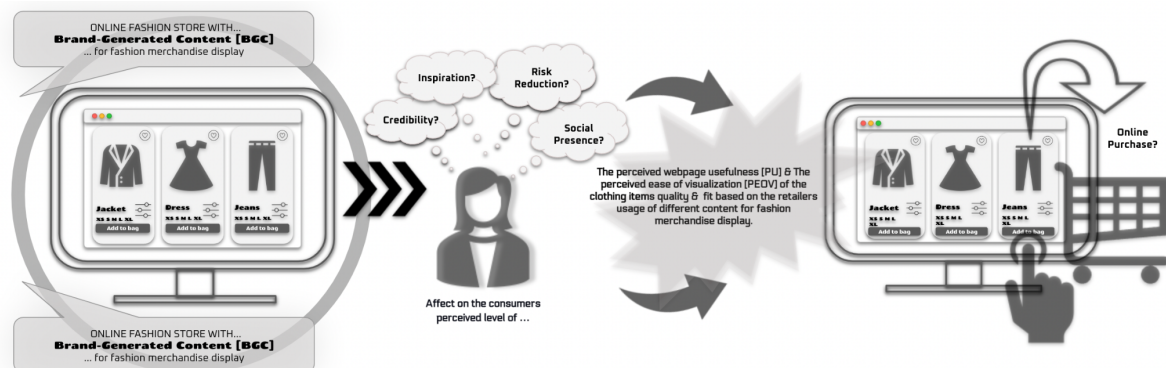
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— ABSTRACT —

An increasing number of individuals are turning to User-Generated Content (UGC) to learn about various products and services. Prior customers' experiences and opinions significantly impact potential buyers' decision-making during the customer journey. While considerable research has been conducted on text-based UGC, the effects of UGC in the form of images have not been thoroughly investigated. Specifically, there is a lack of complete understanding regarding how displaying merchandise through UGC images on a fashion brand's website influences customers' attitudes toward online fashion shopping. Drawing upon the Technology Acceptance Model, the present research explores how a shift from traditional Brand-Generated Content (BGC) to UGC influences users' opinions and perceptions of the usability and functionality of fashion e-commerce sites. Through an experimental study, this paper investigates the influence of content type on users' ability to visualize clothing items and their overall perception of the web page's usefulness for online fashion shopping. The results indicate that incorporating UGC into online fashion e-commerce positively affects consumers' attitudes toward online fashion shopping. UGC plays a vital role in boosting customers' perception of credibility, inspiring new fashion trends and ideas, and highlighting the increasing importance of social media platforms. To enhance the online shopping experience, retailers are advised to incorporate UGC into their platforms, as this can assist shoppers in visualizing items more accurately and increase their perceived value. Further, the present study underscores the importance of integrating user-generated content into fashion e-commerce, particularly for frequent fashion shoppers who engage in social media and seek inspiration there. However, it's important to note that people's perception of UGC may vary based on factors like their online shopping habits, social media usage, personal preferences, and motivations. Moreover, the impact of UGC may also vary based on the type of clothing category being promoted.

Keywords: User-Generated Content (UGC); Brand-Generated Content (BGC); Visual Merchandising; Technology Acceptance Model (TAM); Fashion E-commerce; Online Shopping; Social Media Platforms; Antecedents; Consumer Perceptions

Graphical Abstract



**The graphic abstract was developed by the authors of the current study using Microsoft PowerPoint concise as part of the Microsoft Office program provided to Stockholm School of Economics students.*

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DEFINITIONS

The following section provides a list of terms commonly used throughout this research paper and subsequent definitions, which have been modified or limited according to the study's objective.

User-Generated Content [UGC]

=This research paper refers to UGC as images created and shared online by users or previous consumers, including all images posted on platforms (primarily Instagram). Retailers do not formally request this material but may ask for permission to use it to advertise or display fashion merchandise on their online platforms or channels.

Brand-Generated Content [BGC]

=This paper refers to BGC as content a company creates and shares on its own online platforms or channels. This includes professional model photos with a traditional white background and studio lighting. In other words, BGC is content that a brand creates and puts itself out for merchandise display.

Perceived Usefulness [PU]

=In this research report, PU refers to how valuable customers perceive a web page or online platform for fashion purchasing. It is a psychological concept that reflects an individual's perception of how well a technology or system can help consumers achieve their goals or tasks; in the context of this study, the technology is referred to as the content type, i.e., UGC instead of the traditional BGC (for fashion merchandise display).

Perceived Ease of Visualization [PEOV]

=This article refers to PEOV as an individual's ability to imagine or visualize a particular item or concept. The present study focuses on how easily consumers can visualize or picture clothing and fashion products while browsing an online store or webpage.

Credibility

=In the context of this study, credibility refers to the trustworthiness, believability, and reliability of the information or a source. Credibility pertains to how customers perceive the dependability and trustworthiness of both UGC and BGC and how it influences their attitudes and decision-making processes.

Inspiration

=Inspiration refers to the act of gaining creativity, energy, or enthusiasm from external sources. This research refers to Inspiration as how UGC vs. BGC impacts customers' perception of being inspired by fashion ideas, trends, or styling advice.

Risk Reduction

=This research paper defines *risk reduction* as minimizing or alleviating potential risks associated with a particular action or decision. Our attention is directed towards utilizing UGC instead of the traditional BGC to alleviate customers' concerns when buying fashion items online, such as doubts about the size, quality, and fit.

Social Presence

=In the online world, feeling connected to others or having a sense of community is known as social presence. This article discusses the concept of social presence, which pertains to how customers perceive a sense of human presence when they browse online for fashion shopping.

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1.0 INTRODUCTION

Over the past five years, the number of social media users worldwide has grown by an astonishing 79.1%, with the total number of users expected to reach 4.89 billion by the end of 2023 (Gaubys, 2023). The advent of Web 2.0 technology has fostered a multitude of social media platforms that have reshaped the communication model, and companies' communication capabilities have been diminished. In contrast, platforms have been established for content creation, sharing, and consumption. (Santiago et al., 2022). Social media has also revolutionized the purchasing process—User-Generated Content (UGC) plays a crucial part in forming attitudes toward products and gets consulted during the buying and post-purchase stages (Kunja & Gvrk, 2020; Hossain et al., 2019; Bevan-Dye, 2020).

Internet users today spend more time on social media than ever, taking up about 38% of the world's time online (Kemp, 2023). In making online purchasing decisions, consumers are relying more on the networks through their social media—no longer are they passively accepting the brands' information, but are instead actively consulting information shared by other consumers (Thoumrungroje, 2014; Chari et al., 2016). Consumers are becoming increasingly dubious of traditional Brand-Generated Content (BGC), and, as a result, they are pivoting towards UGC for its increased authenticity—consumers want to see real and genuine content that resonates (Israel & Mathison, 2022). Accordingly, consumers in today's environment have become increasingly influential concerning the brands and retailers they interact with (Muñiz & Schau, 2007; Cova & Dalli, 2009), and consequently, marketers need to recognize the retail environment as a resource to facilitate this peer-to-peer interaction (Hall et al., 2017). Some consumers have become influencers or brand and firm advocates, with their communications often cutting across borders, user groups, and subgroups. (Shankar et al., 2021). The massive growth in e-commerce and UGC has presented tremendous opportunities for marketers; not only is UGC regarded as more trustworthy by consumers, but it also allows firms to gather information about their customers. Allowing them to keep up with the trends of their target segments, as social media has been shown to promote styles and new fashion trends. (Annie Jin, 2012; Naeem & Ozeum, 2021) Analysis of UGC sentiment has grown in importance as a method for forecasting sales and gauging consumer perception of brands (Santiago et al., 2022).

Where did you buy that? Can you tell me where your shirt comes from? What is the product code for those pants?—These are today some of the most frequently asked questions in Instagram pictures, Tiktok videos, and Pinterest feeds. Research has demonstrated that consumer fashion

reviews are helpful to fashion consumers in guiding prospective buyers on what to buy and where to buy (Cheong & Mohammed-Baksh, 2021). Likewise, research indicates that UGC significantly affects fashion buying decisions (Tobias-Mamina et al., 2021; Tobias-Mamina & Kempen, 2020). At the same time, consumers have increasingly grown skeptical of conventional advertising; instead, customer information emanating from friends and family on social media has become highly valuable and trusted. Social media allows users to generate and exchange content online (Kaplan & Haenlein, 2010, p. 60) and involves acquiring real-time feedback, facilitating discussions, building customer relationships, and reviewing content online (Rodriguez et al., 2012). Satisfied consumers are turning to social media to share their purchases; according to a recent study by Olapic, 80% of the Swedish respondents admitted to having uploaded pictures and tagged the brands at least once, suggesting that social media may be replacing traditional review forums as social media has become an integral part of many consumer purchasing processes (Fågelstedt, 2017). Retailers like Monki have begun encouraging customers to upload images of their way of styling the items on social media with the hashtag *#monkistyle*. Monki then re-posts and shares the images through its social media channels as well as integrates some of the images into the respective product page on its website. In light of initiatives like this, retailers appear to be experimenting with using UGC in their e-commerce channels.

Currently, the fashion industry stands as the largest online market for B2C e-commerce, with a worth of \$898 billion and expected to reach a staggering \$1 trillion by 2024 (Jocelyn & Biagi, 2022). With social media emerging as a leading source of fashion inspiration for consumers, it is imperative for retailers to understand the impact of UGC. As a result, retailers can gain the upper hand by conducting a cost assessment of integrating UGC into their websites. Hence, this study utilizes an extended technology acceptance model to investigate the influence of various factors, including source credibility, inspiration, risk reduction, and social presence, that affect consumers' acceptance of UGC in fashion e-commerce.

1.1 Background

1.1.1 The Changing Landscape of Online Shopping

In the current age of online shopping, businesses constantly seek innovative ways to provide customers with exceptional experiences while navigating a highly competitive market. UGC represents diverse content types, including reviews, images, forum entries, and testimonials. This content has transformed customers from passive recipients of marketing material into active participants in the decision-making process. With the advent of communication channels

that facilitate improved interaction between businesses and customers, such as e-commerce and social media platforms, UGC has been critical in these interactions. (Fader & Winer, 2012) The publishing of information online is shifting from the previous publisher-centric model, driven by organizations, towards a user-centric environment (Sethna et al., 2017). Daugherty et al. (2008) express UGC as the content users publish online. Colicev et al. (2019) further refine this definition and state that UGC is "brand-related content created by users," referred to as a marketing strategy throughout the literature (Carr, 2022). Furthermore, UGC is frequently regarded as a consumer benefit, often cited as "providing value" to the consumer's decision-making process (Sethna et al., 2017; Momeni et al., 2015). Hence, UGC is now more prominent than ever, becoming omnipresent across online platforms due to the growth of internet accessibility and online shopping (Carr, 2022). Although UGC is not a new marketing strategy, and it has been utilized in various ways by organizations due to its broad scope, UGC is now embarking on new beginnings as increasing numbers of organizations encourage users to post their opinions and experiences (Agarwal, 2020).

1.1.2 The Role of User-Generated Content in Shaping Consumer Attitudes

The role of UGC in shaping consumer attitudes is crucial in social media and e-commerce (Cheema, 2021), with consumers often turning to UGC in the information search stage of the purchasing process (Carr, 2022). UGC has also been proven to significantly influence consumers' brand-related attitudes, including perceived brand image, loyalty, and purchase intention (Buzeta et al., 2020). Likewise, Schivinski et al. (2022) examine the influence of UGC and BGC for social media communication on purchase intentions, finding that self-congruity moderates and that consumer-based brand equity mediate this relationship. Further, Instagram, in particular, has been shown to influence impulse buying behavior among Gen-Z consumers in the fashion industry, allowing them to see products in real-life situations (Djafarova & Bowes, 2021). Different types of UGC participants influence social media users, affecting the influence of fashion brands. However, friends and family are considered the most socially credible sources, converting *social brand engagement* into *consumer brand engagement* (Naeem & Ozuem, 2022). Consumer attitudes toward UGC are influenced by various factors, such as brand engagement, perceived credibility, perceived benefit, and information quality (Mathur et al., 2021). Consumers' positive attitudes toward UGC motivate them to try out new brands. Additionally, Liaw et al. (2022) have demonstrated that UGC can positively impact brand awareness, association, and perceived quality, emphasizing UGC as an essential element in marketers' communication models.

1.1.3 User-Generated Content & Purchase Intention

A substantial amount of scholarly research has investigated the impact of user-generated content (UGC) on purchase intention. The findings of these studies consistently suggest that the quality of UGC plays a pivotal role in shaping consumers' purchase intention and the perception of interactivity. Likewise, the level of involvement and perception of interactivity are also significant factors that impact consumers' purchase intention (Lyu et al., 2023). Furthermore, demographic factors may moderate the relationship between usage and online purchase intentions (Assaker, 2019). Specifically, risk and trust-oriented perspectives influence consumer attitudes toward UGC (Ray & Bala, 2021). Research has indicated multiple factors that can impact consumers' behavior and purchase intentions in online fashion shopping. Vazquez et al. (2021) discovered that aesthetic experiences and positive emotions drive purchase intention and connectedness. Therefore, integrating aesthetic elements into online fashion platforms is of great importance. Geng & Chen (2021) find that UGC's interaction quality is positively related to purchase intention and is mediated by perceived usefulness and perceived trust. Further, Muda and Khan (2020) highlight the importance of consumer attitude in evaluating online purchase intention, citing well-known theories such as the theory of reasoned action, the theory of planned behavior, and the theory of technological advancement model. These theories argue that individuals' behavioral intentions are influenced by their attitude toward the activity (Ajzen, 1991; Fishbein & Ajzen, 1975; Venkatesh & Davis, 2000). Several studies have validated this theory, showing that consumer attitudes toward UGC influence online purchase intention (Bahtar & Muda, 2016; Bouhlef et al., 2010; Daugherty et al., 2008; Mir & Ur Rehman, 2013; Mosavi & Ghaedi, 2012; Muda & Khan, 2020; Wang, 2015).

1.1.4 Visual Content in Marketing & Information Systems

Visual content is essential in modern marketing strategies to engage and retain consumers. It caters to limited attention spans and is crucial for human communication. Visual aids also have a higher retention rate than written content, thanks to their impact on human emotions. Fortunately, creating visual content is now more accessible and cost-effective (Manic, 2015). Hence, online retailers need *interactive features* to engage customers. *Interactivity* allows users to customize the online environment in real-time (Steuer, 1992, p. 84). Marketers can add elements like customer service, virtual tours, and games to attract and retain customers (Gehrke & Turban, 1999; Li et al., 2001; Mathwick, 2002). *Website interactivity* influences customer perception, browsing habits, and brand loyalty (Fiore et al., 2005). *Product presentations* have been found to affect both online- and offline shopping experiences (Turley & Milliman, 2000).

Attractive product presentations, including vibrant images and virtual product experiences, improve consumer engagement (Yoo & Kim, 2014; Jeong et al., 2009; Jiang & Benbasat, 2007). However, it is vital to highlight the unique challenges in sensory experiences for products, especially apparel, in online shopping. *Mental imagery* can enhance online product experiences, especially in apparel retail. Concrete photos and descriptive text can evoke more vivid consumption visions, leading to positive emotions and an increased likelihood of purchase. *Visual information* has been found more effective in encouraging *mental imagery* for apparel than spoken information. (Yoo & Kim, 2014).

1.1.5 Online Consumer Reviews

Online Consumer Reviews (OCRs) are "published consumer opinions posted on various platforms, differentiating them from other forms of e-WOM communication" (Schindler & Bickart, 2005). OCRs encompass *evaluations of others' products, services, or content, including text, images, or videos* (Zheng, 2021). Studies have shown that 91% of consumers trust reviews as much as personal recommendations (BrightLocal, 2018, as cited in Zheng, 2021). According to Dixon (2022), American online shoppers, especially younger ones, have high expectations for the number of reviews available when considering a product—product ratings and reviews have become influential factors in consumers' decisions about where to shop online.

Senecal and Nantel (2004) provided a typology of communication channels for posting reviews, including *non-commercially linked third-party, commercially linked, and seller-owned channels*. The type of communication channel used can influence how recipients perceive reviews in terms of *volume, arousal, valence, credibility, and trustworthiness*. Non-commercially related third-party OCRs gain consumers' trust more quickly, making them more valuable and convincing (Zheng, 2021). Consumer-generated review channels have positively impacted perceived channel trustworthiness, while marketer-developed channels have shown no effect (Bae & Lee, 2011).

Previous research has examined how channel type influences purchase intention (Bickart & Schindler, 2001) and consumer attitude (Senecal & Nantel, 2004). Additionally, studies have explored the effects of channel reputation on review legitimacy and consumer loyalty (Thomas et al., 2019) and the relationship between channel credibility and review trustworthiness (DeAndrea et al., 2018). Despite abundant research on consumer perceptions of online reviews, Zheng (2021) argues for more emphasis on their impact on consumer decision-making and business success. Statistics revealed that in 2019, 62% of respondents in the United States found online customer reviews helpful in making purchase decisions. The motives behind text-based

UGC (OCRs) primarily lie in informing others about their customer experience. When reading online product reviews, performance and buyer satisfaction are the most helpful information. Online reviews rank as the second most valuable source of specific information for desired products, where search engines have the first placement (Dixon, 2022).

The popularity of social and mobile channels for product and service reviews has increased, where 23% of U.S. shoppers in 2019 stated that they intended to use social media to assist in their holiday shopping. Typical uses of social media for this purpose include reading reviews, browsing products, and finding promotions. Consumers are more likely to search for customer reviews on their smartphones instead of speaking to a sales associate in-store, highlighting the importance of easily accessible information (Dixon, 2022). Popular online review sites for researching local businesses include Google, Yelp, Facebook, and TripAdvisor. Yelp, for example, generated net revenues of over 262 million U.S. dollars in the third quarter of 2019 and attracted over a hundred million unique mobile visitors. The reliability of online customer reviews has been questioned due to abusive practices such as ballot stuffing with favorable reviews by sellers or negative reviews by competitors (Dixon, 2022).

With the rise of online platforms, businesses can now monitor consumers' opinions on their products. Online retailers can also request customers to review their purchases, whether voluntarily or prompted by the company. Reviews play a crucial role in the post-purchase process and serve as one of the final stages of the online customer journey (Coppola, 2022). Reading reviews has been found to be akin to testing a product in a physical store, as they assist customers in making informed decisions and hold the same level of influence as other forms of UGC. Additionally, displaying reviews on web pages has been shown to increase conversion rates significantly. However, the number of reviews a product receives can vary, even within the same product category. When asked about their preference for the number of reviews a product should have, survey respondents in the United States provided vague answers – 22% believed a product should have between 51 and 100 reviews. In comparison, 20% preferred a range of 101 to 500 reviews. Nonetheless, fake reviews remain a problem, and retailers are recommended to employ accurate user verification during registration to prevent fraud. Ensuring trustworthy reviews is crucial for retailers to influence consumer choices (Coppola, 2022).

1.1.6 Identified Research Gap & Expected Contribution

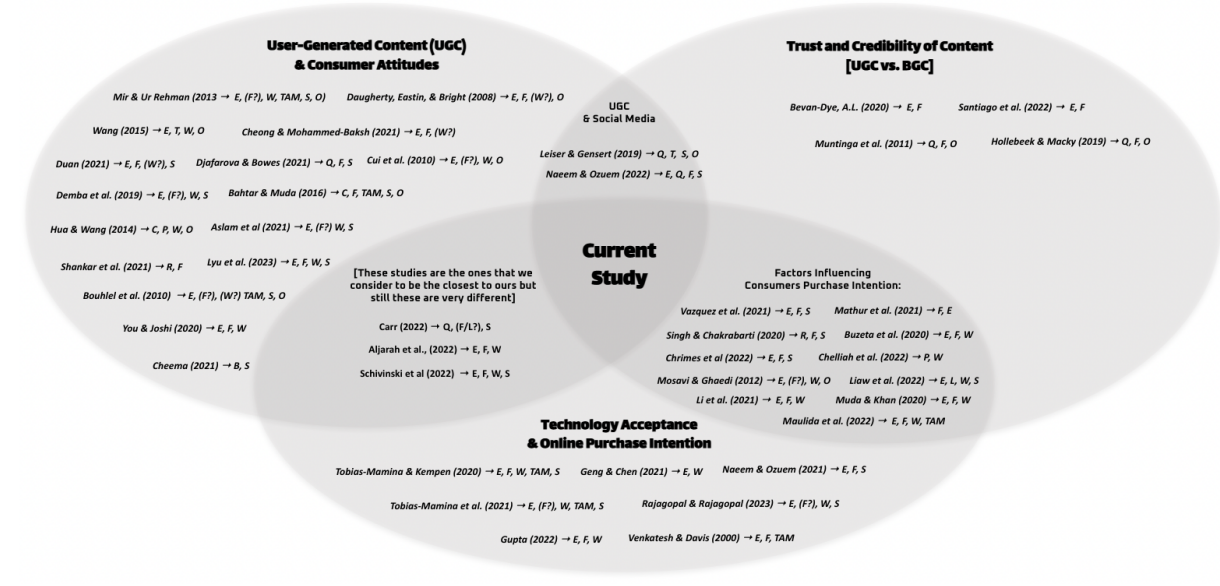
UGC in the form of text has been extensively studied on third-party and retailer-owned platforms, highlighting its significance in influencing consumer behavior and business performance (Zheng, 2021). Text-based UGC allows consumers to express opinions,

experiences, and recommendations, shaping the perceptions and purchasing decisions of others. Therefore, understanding text-based UGC's credibility, usefulness, and impact is crucial for retailers and marketers. Although previous studies have investigated how user-generated content (UGC) affects consumer behavior in social media and e-commerce, there is a lack of research on how it explicitly influences fashion retailers' e-commerce websites. Research has demonstrated that UGC positively contributes to customer trust, reduces perceived risk, and influences purchase intention (Cui et al., 2010; Hollebeek & Macky, 2019). However, our understanding of how UGC affects fashion retailers' e-commerce sites remains limited. This study aims to address this research gap by analyzing the impact of integrating UGC on consumers' perceptions of fashion e-commerce and identifying relevant factors. One area that has received limited attention is the incorporation of UGC into fashion retailers' web pages for merchandise displays. This study seeks to fill this gap by investigating the impact of virtual merchandise display features on consumers' purchasing behavior. The study will utilize the Technology Acceptance Model (TAM), as previously discussed by Rajagopal & Rajagopal (2023).

Additionally, it aims to examine UGC's positive and adverse effects on perceived usefulness, building upon the work of Ray & Bala (2021) and Geng & Chen (2021). The study will also consider demographic characteristics, as Assaker (2019) highlighted, as they may influence the relationship between usage intention and online purchase intention determinants. By exploring these factors, valuable insights can be provided for fashion retailers aiming to enhance their online presence and drive sales. In addressing these research gaps effectively, the study proposes an experimental approach that manipulates the presence of UGC on fashion retailers' websites. It intends to examine the effects of this manipulation on consumers' attitudes toward fashion e-commerce while also considering individual characteristics, factors influencing web page usage, and potential variations between product categories and content types. The findings of this research will offer valuable insights for fashion retailers and marketers, enabling them to optimize web page design and content strategies to enhance user engagement, trust, and the overall online buying experience (Assaker, 2019; Rajagopal & Rajagopal, 2023). Therefore, this study holds significance in addressing specific research gaps in online fashion purchasing and has the potential to inform industry practices. Additionally, considering that previous research on UGC in the form of pictures/images by fashion retailers has often relied on qualitative approaches (Leiser & Gensert, 2019; Carr, 2022), further research from a quantitative perspective is warranted to provide objectivity and generalizability. (The research gap described in this thesis is illustrated in the figure below, i.e., Figure 1)

FIGURE 1. An Illustration of the Research Gap Intended to be Addressed in the Present Study

E = Empirical/Quantitative Research	Q = Qualitative Research	C = Conceptual/Theoretical Framework	R = Literature Review	B = Book	T = Thesis
P = Conference Proceedings	F = Famous / Credible Journal	L = Low-Quality Journal	W = Outside of Europe	TAM = Technology Acceptance Framework	
S = Fashion Retail/Shopping	O = Old/Outdated Article				



1.2 Purpose

Consumers are tired of advertising and have begun to turn to UGC to gather information and inspiration throughout the purchase journey. Retailers increasingly integrate UGC into their social media channels and product pages. However, as no quantitative research has been done to examine the effects of UGC integration on retailers' websites, retailers have a hard time judging if the efforts and costs of doing so are worthwhile. The present study, therefore, investigates the impact of integrating UGC in an online fashion retail environment. The study aims to examine the effects of UGC on users' perceptions of the web page's usability and functionality, specifically in terms of *Perceived Ease of Visualization [PEOV]* of clothing items and overall *Perceived Usefulness [PU]* for online fashion shopping. Additionally, the study seeks to identify the circumstances under which retailers should incorporate UGC on the product page. The research questions to be examined in this thesis are as follows:

- ❖ *How does exposure to UGC affect users' perceptions of the web page's usability and the ease with which the fashion merchandise can be visualized?*
- ❖ *Under what circumstances or conditions should UGC be incorporated into retailing to optimize the web page's perceptions of usefulness and ease of visualization?*

Overall, this study aims to contribute to a deeper understanding of the possible role that UGC can play in a retailer's web page and provide practical insights for fashion retailers looking to optimize their web page design and content strategy.

1.3 Focus & Delimitations

This study has some delimitations, as expected with any study. Firstly, it focuses on consumers' perceptions and intentions toward integrating UGC directly on fashion retail websites for merchandise display. Accordingly, the study does not examine the actual usage of the system or behavioral intentions. Moreover, the study solely considers UGC from one social media platform, Instagram. Instagram was selected because the possibility of tagging brands in images makes it easy to find and gather UGC of the same clothing item from a specific retailer. Further, Instagram was preferred over other social media platforms due to the scarcity of compatibility tools to display moving imagery in incorporating UGC directly onto a fashion retailer's e-commerce from other social media platforms such as Tiktok and YouTube due to the video format—hence, Instagram was chosen. Additionally, by only using a single social media platform, it is possible to isolate the effects of the manipulations of the content type, thus allowing for accurate measurements. Furthermore, the study only looks at three clothing categories: dresses, jackets, and jeans, with one example from each examined category. The use of female images further delimits the findings' generalizability.

1.4 Disposition

The subsequent sections will review relevant literature, emphasizing existing studies and theories relevant to the research issue. Further, building on the literature overview, the paper presents a well-defined theoretical framework to underpin the investigated hypotheses. Following the theoretical framework, the methodology section will outline the procedures employed in this study. Further, the findings are presented, which are analyzed and discussed concerning the research objectives and hypotheses. Ultimately, theoretical and managerial implications will be discussed, followed by limitations and suggestions for further research.

2.0 THEORETICAL FRAMEWORK & HYPOTHESES FORMULATION

2.1 Technology Acceptance

2.1.1 Fashion E-Commerce & User-Generated Content

User-Generated Content (UGC) refers to content generated and shared online by users outside of formal routines or processes. It encompasses activities such as blogging, social media interactions, content rating, and reviews (Singh & Chakrabarti, 2020). Marketers have recognized the potential of UGC in fostering brand involvement, as encouraging customers to create UGC can enhance brand engagement (Gupta, 2022). In the realm of fashion e-commerce, many consumers now rely on social media and UGC to make informed purchase decisions, with UGC playing a significant role in shaping consumers' brand-related activities on social platforms (Cheema, 2021; Buzeta et al., 2020). Furthermore, research by Chelliah et al. (2022) indicates that exposure to UGC on social media platforms positively influences viewers' attitudes toward focal brands. As users increasingly consult UGC during their path to purchase, engage in conversations with other users, and express their experiences and opinions about products and services, the significance of UGC has grown, particularly in the context of e-commerce (Singh & Chakrabarti, 2020).

In an online shopping setting, the primary mode of interaction with the vendor occurs through their website. However, it is crucial to recognize that this interaction is twofold, involving both the e-vendor and their website. Previous research has highlighted the influential role of the website's perceived usefulness and ease of use (as captured by the Technology Acceptance Model) and the level of trust in the e-vendor in shaping consumers' purchase intentions (Gefen et al., 2003).

2.1.2 Technology Acceptance Model & User-Generated Content

The Technology Acceptance Model (TAM) has been extensively validated as a concise and robust model for explaining technology acceptance behavior across various technological applications, including online shopping (Koufaris, 2002; Pavlou, 2003), online banking acceptance (Wang et al., 2003), SMS advertising (Dix et al., 2017), and website use (Jiang, 2009; Moon & Kim, 2001; Porter & Donthu, 2006). TAM has proven effective in explaining different technology-driven behaviors, such as consumers' attitudes toward social networking advertising (Luna-Nevarez & Torres, 2015) and online consumer behavior in a social commerce context (Um, 2019). Thus, in online fashion e-commerce, TAM provides a suitable framework to explain how the incorporation of UGC differs from traditional BGC in consumer behavior.

TAM can predict the antecedents of attitudes towards online shopping by treating fashion e-commerce sites with different content types as technological components and fashion e-commerce consumers as computer users (Um, 2019).

Davis (1989) outlined the key determinants of technology acceptance as perceived usefulness and ease of use. Perceived usefulness refers to "the degree to which a person believes that using a particular system would enhance their shopping experience" (Davis, 1989, p. 320), while perceived ease of use refers to "the extent to which a person believes that using the system would require minimal effort" (Davis, 1989, p. 320). In the present study, perceived usefulness (PU) is defined as *the degree to which online fashion shoppers believe that using UGC on retailer product pages enhances their shopping experience*. Further, in terms of the perceived ease of use (PEOU), the present study has adjusted the context of *use*; instead, the current study uses the concept of *visualization*, as consumers seeing other users wearing and styling an item of clothing can help them visualize the consumption experience (Sarantopoulos et al., 2019). R that PU and visibility are essential factors in driving adoption intention; for example, Chuah et al. (2016) applied the context of visualization, suggesting that smartwatches represent a type of *fashnology* (i.e., fashion and technology). Thus, the present study uses the concept of Perceived Ease of Visualization (PEOV), defined as *the extent to which the online fashion shopper believes using a product page with UGC for clothing visualization and evaluation will be effortless*.

According to TAM, these two variables, PU and PEOV, predict individuals' attitudes toward the technology and influence their intentions to accept and use the technology (Mathieson, 1991). However, external factors in TAM, such as perceived credibility, inspiration, risk reduction, and social presence, have gained importance in the growing role of online social media and networks in marketing. These additional variables are introduced in the current study to account for the differences between the emerging online shopping environment and traditional brick-and-mortar commerce (Um, 2019). Previous studies have highlighted the relevance of external factors in determining technology adoption, and their inclusion is recommended (Abdullah & Ward, 2016; Weerasinghe & Hindagolla, 2018; Kim & Lennon, 2010).

2.2 Antecedents of Consumers' Attitudes Toward User-Generated Content

2.2.1 Perceived Credibility

Perceived credibility is defined as the degree to which viewers recognize information as trustworthy, believable, and reliable and is a critical factor in shaping consumers' attitudes and perceptions of online content (Hua & Wang, 2014; Mathur et al., 2021). Previous research has

consistently found that consumers trust UGC more than content created by the owners/sellers of products, i.e., BGC (Jonas, 2010; Dickey & Lewis, 2011; MacKinnon, 2012; Ballantine & Yeung, 2015). This preference for UGC is attributed to the higher perceived credibility of user-generated information, as consumers believe that feedback provided by other users is more reliable and trustworthy (Jonas, 2010). In branding research, credibility holds significant importance for online product positioning. As per Erdem & Swait's (2004) findings, reliability and expertise are the fundamental constituents of credibility. When a brand is perceived as dependable and capable of delivering on its promises, it fosters consumer trust and confidence in the product. Research has shown that the credibility of online content is also influenced by the information provided by other consumers (Flanagin et al., 2014). This implies that consumers depend on the experiences and opinions shared by other users to gauge the credibility of the information they encounter online. In addition, a study by Demba et al. (2019) revealed that when people perceive UGC as credible, they are more likely to have positive attitudes toward it. This shows that credibility is crucial in shaping consumers' perceptions and attitudes toward UGC. As a result, we propose the following hypotheses based on the high levels of credibility that consumers associate with UGC.

- **H1a.** Consumers exposed to UGC, as opposed to BGC on a web page, will experience greater perceived credibility.
- **H2a.** There is a stronger correlation between exposure to UGC as opposed to BGC and consumers' perceived credibility.
- **H3a.** Consumers' perception of credibility will positively affect their perception of ...
 - i. a web page's usefulness when UGC is displayed as opposed to BGC.
 - ii. a web page's ease of visualization when UGC is displayed as opposed to BGC.

2.2.2 Perceived Inspiration

The experience of feeling inspired is essential in shaping how consumers behave, especially when it comes to fashion choices. Social media platforms such as Instagram and Pinterest play a significant role in influencing these choices. Djafarova & Bowes (2021) find that Instagram is a popular place to find fashion inspiration as well as a place for users to stay up-to-date with the latest trends. Social media has even been found to promote new fashion trends and styles (Naeem & Ozeum, 2021). Djafarova & Bowes (2021) also note that women follow micro-celebrities on the platform for outfit ideas and styling inspiration. The study finds a strong connection between Instagram and impulsive fashion purchases among female users, suggesting that the platform can influence purchase decisions. Additionally, research has revealed that Gen-Z consumers tend to make impulse decisions and turn to social media for inspiration in shopping, likely due to having grown up in a commercialized society (Chen, 2017; Passport, 2018, as cited in Djafarova & Bowes, 2021). Customers often utilize social media to gain new

ideas; inspiration and surprise are essential factors in keeping consumers interested in service over time (Muntinga et al., 2011; Olsson et al., 2013). Furthermore, according to Mintel (2019), as cited in Djafarova & Bowes (2021), both men and women often browse fashion company sites on social media for inspiration before making a purchase, highlighting the relevance of social media in motivating consumer behavior. Hence, in line with recent research, consumers find UGC a more reliable fashion inspiration source than BGC (Nash, 2019; Dover, 2019, as cited in Djafarova & Bowes, 2021). Thus, underscoring the significance of social media platforms offering UGC in fostering and motivating shoppers to purchase, the following hypotheses have been formulated:

- **H1b.** Consumers exposed to UGC, as opposed to BGC on a web page, will experience greater perceived inspiration.
- **H2b.** There is a stronger correlation between exposure to UGC as opposed to BGC and consumers' perceived inspiration.
- **H3b.** Consumers' perception of inspiration will positively affect their perception of...
 - i. a web page's usefulness when UGC is displayed as opposed to BGC.
 - ii. a web page's ease of visualization when UGC is displayed as opposed to BGC.

2.2.3 Perceived Risk-Reduction

Online fashion shopping has gained popularity among consumers. Still, it comes with risks such as seller opportunism, privacy concerns, product quality discrepancies, and uncertainty regarding the fit and material of clothing items. Consumers perceive risk if they enter a situation that may lead to negative consequences and if they may not be able to control the occurrence of such consequences (Koller, 1988). It is not the real world, objective risk, but rather the perceived risk, the subjective or personal risk, that influences consumer behavior. This study explores performance risk in online shopping, which deals with the uncertainty about fit, fabric, and color (Kim & Lennon, 2010), as it is seen as one of the main hurdles in online shopping (Peter & Tarpey Sr, 1975). According to a recent study (Li et al., 2021), UGC is an excellent way for online retailers to help customers feel more confident about purchasing online. Customers can reduce their uncertainty about buying items online by providing detailed descriptions and images using UGC to show real people wearing clothing in different settings and on various body types (Taylor, 1974). When it comes to online shopping, trust and risk are closely related. Studies have shown that if consumers trust an online retailer more, they are less likely to feel that purchasing from them is risky (Jarvenpaa et al., 2000; Pavlou, 2003). Chrimes et al. (2022) have demonstrated that visual formats on product pages are more helpful to consumers in making informed purchasing decisions than verbal formats, suggesting that images are more effective than text descriptions in assisting consumers in judging the fit of clothing items, ultimately reducing the likelihood of misfits. Additionally, research has shown that

consumers frequently refer to UGC to reduce uncertainty and perceived risk when shopping online (Hong et al., 2017). Previous studies have demonstrated that UGC is more trustworthy than BGC regarding risk reduction and increased trust (Mir & Rehman, 2013; Ballantine & Au Yeung, 2015). Additionally, Hong & Cha (2013) found that while risk negatively affects purchase intention, trust in an online merchant can completely mitigate the adverse effects of performance risk. As a result, the following are proposed:

- **H1c.** Consumers exposed to UGC, as opposed to BGC on a web page, will experience greater perceived risk reduction
- **H2c.** There is a stronger correlation between exposure to UGC as opposed to BGC and consumers' perceived risk reduction
- **H3c.** Consumers' perception of risk reduction will positively affect their perception of...
 - i. a web page's usefulness when UGC is displayed as opposed to BGC.
 - ii. a web page's ease of visualization when UGC is displayed as opposed to BGC.

2.2.4 Perceived Social Presence

Unlike offline purchasing, e-commerce sites lack human warmth and friendliness as they are more impersonal, faceless, and mechanical than physical stores (Hassanein & Head, 2007). Personal images, letters, socially rich text content, human voice, and video, on the other hand, can improve social presence on e-commerce sites (Gefen & Straub, 2003; Hassanein & Head, 2007). Online purchasing requires social presence because it compensates for the lack of face-to-face contact between suppliers and buyers (Cyr et al., 2007; Jiang et al., 2019). Incorporating human-like behaviors and gestures into product design can improve the ability to communicate social signals like persuasion and socially-rich messaging (Gefen & Straub, 2004; Pavlou et al., 2007; Hess et al., 2009). Moreover, social presence has increased customers' initial trust in a website and the seller, enhancing purchasing intentions and boosting firms' sales (Gefen & Straub, 2004; Ogonowski et al., 2014; Olson & Olson, 2000). Additionally, customers' enjoyment and perceived usefulness of a website is influenced by its social presence (Ogonowski et al., 2014). Consequently, it is believed that displaying UGC on an e-commerce site can increase customers' perception of social presence, positively affecting their perception of the website's usefulness and ease of visualization. As a result, we propose the following hypothesis:

- **H1d.** Consumers exposed to UGC, as opposed to BGC on a web page, will experience greater perceived social presence.
- **H2d.** There is a stronger correlation between exposure to UGC as opposed to BGC and consumers' perception of social presence.
- **H3d.** Consumers' perception of social presence will positively affect their perception of...
 - i. a web page's usefulness when UGC is displayed as opposed to BGC.
 - ii. a web page's ease of visualization when UGC is displayed as opposed to BGC.

2.3 Consumers' Perceived Usefulness & Ease of Visualization

2.3.1 Mediating Effects of the Antecedents

While the *direct effects* of consumers' perception of credibility, inspiration, risk, and social presence concerning online shopping have been widely examined, the findings of its mediating role are limited and inconclusive. To address this gap, we have developed the following hypothesis, building on previous research (based on the reasoning about perceived *credibility* in 2.2.1, *inspiration* in 2.2.2, *risk-reduction* in 2.2.3, and *social presence* in 2.2.4), we propose that by enhancing these variables, online fashion retailers can improve consumers' overall perception of e-commerce usefulness and ease of visualizing displayed merchants on their web page.

- **H4.** The antecedents (a) perceived credibility, (b) inspiration, (c) risk reduction, and (d) social presence will more positively mediate the relationship between content type and (i) PU and (ii) PEOV when clothing is displayed by UGC as opposed to BGC.

2.3.2 Direct Effect from the Content-Type

According to section 2.2, by incorporating UGC onto product pages, an online retailer showcasing fashion items can improve consumers' overall experience and make it easier to visualize the products than a website without UGC. Moreover, a system is considered more valuable if it is user-friendly. Studies by Morosan (2010) and Kim et al. (2008) provide strong empirical evidence for a positive correlation between perceived usefulness (PU) and perceived ease of use (PEOU). Therefore, this study suggests that the same relationship exists between PEOV and PU, leading to the proposed hypotheses.

- **H5a.** Consumers' ratings of the web page's (i) PU and (ii) PEOV will be higher when exposed to UGC than BGC.
→ **H5b.** The perceived ease of visualization of content on a web page will positively affect consumers' perception of the web page's usefulness, regardless of content type.

2.4 Moderating Role of External Variables

2.4.1 Social Media Usage-Intensity

According to Thoumrungroje (2014), consumers often use social media as a starting point for buying decisions as they seek inspiration and references. Further, users with experience in online shopping have more positive attitudes toward ease of use, suggesting that experience may have a moderating role in ease of visualization and/or usefulness (Perea Y Monsuwé et al., 2004). Furthermore, Hyun et al. (2022) shed light on the role of flow experience in increasing the ease of use and usefulness of social media for shopping and social media shopping intention. According to the study, flow experience influences actual social media shopping usage. Individuals frequently engaging in social media platforms often report experiencing a sense of

"flow" during usage. Hence, it is suggested that this phenomenon can lead to a positive shift in their perception of web pages that display merchandise through UGC, ultimately resulting in higher user satisfaction levels.

Additionally, those who spend much time on social media may be more engaged with consumer culture and are therefore more likely to have engaged with UGC related to shopping and can thus see its usefulness and help in visualizing clothing items' fit. Social media has become a part of the consumer's purchase process (Thoumrungroje, 2014); several researchers have found that social media is the most widely used information source in the pre-purchase stage and that it is vital in terms of influencing consumer behavior and awareness (Yogesh & Yesha, 2014; Mangold & Faulds, 2009). Those who frequently consult social media for style inspiration may be among those beginning their path to purchase journeys through social media and/or may thus be influenced by fashion UGC. Accordingly, we hypothesize the following;

- **H6a.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's social media usage intensity.
- **H6b.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's habits of using social media for fashion inspiration.

2.4.2 Shopping Orientation & Clothing Category

Early on, researchers in consumer behavior considered and investigated how consumers shop—among these motivations, they identified a group of shoppers that shop for a specific need, seeing shopping as a task (Babin et al., 1994), while identifying other shoppers that find joy in the act and will do it for fun, i.e., more about the esthetic, intangible and subjective aspects of consumption (Hirschman & Holbrook, 1982). In today's research, shoppers' goals are often narrowed down and translated into two fundamental shopping orientations: hedonic and utilitarian. Hedonic shoppers engage in shopping due to the inherent satisfaction they get from the activity, meaning they enjoy the task. On the other hand, utilitarian consumers shop out of necessity and derive little to no satisfaction from the task in and of itself (Kaltcheva & Weitz, 2006). Still, it is not to say that hedonic shoppers do not value convenience; in fact, Machleit et al. (2005) find that hedonic shoppers experience the same adverse reactions as others regarding hassles that waste time and effort while shopping. However, consumers differ inter-individually in their shopping orientations, and chronic shopping orientation reflects consumers' predisposition for how they react to different shopping environments (Büttner et al., 2014). Furthermore, Maulida et al. (2022) find that the hedonic motivation of consumers when viewing UGC on Tiktok positively influences their purchase intention.

Research has indicated that a user's enjoyment of a web page can positively impact their attitude toward the site (Childers et al., 2001; Lee et al., 2005) and its PU (Van der Heijden, 2003). Furthermore, the enjoyment of using social media platforms is positively related to the creation and consumption of UGC (Um, 2019). UGC has also been found to bring pleasure to those who view it (Aslam et al., 2021). Furthermore, it has been found that different product categories are considered hedonic in nature. In contrast, others are perceived to be more utilitarian, and thus the act of shopping for a certain kind of product category may override a consumer's pre-dispositioned shopping orientation (Voss et al., 2003). In e-commerce, specific product categories may be more suitable for online shopping (Perea Y Monsuwé et al., 2004). Consequently, we propose that some clothing categories may be more appropriate and valuable for UGC display. As a result, we hypothesize that the categories in this study may differ in terms of their perceived utilitarian or hedonic value; hence the following is hypothesized:

- **H6c.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's enjoyment of shopping for clothing
- **H6d.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's aim of completing shopping efficiently.
- **H7.** Depending on the clothing category displayed, there will be a difference ...
 - i. in the perceived usefulness between participants exposed to UGC and those exposed to BGC
 - ii. in the perceived ease of visualization between participants exposed to UGC and those exposed to BGC

2.4.3 Browsing Frequency & Clothing Style Preferences

Those who frequently browse and shop for clothes online are likely to be more familiar with UGC than others who do not and may be more likely to have previously engaged with UGC in an online shopping environment. Nnaji et al. (2023) suggest that experience should be investigated as a moderator when using TAM, and Perea Y Monsuwé et al. (2004) argue and find evidence that consumers that have gained experience with the Internet adjust their perceptions of ease of using the Internet as a shopping medium in a positive direction, suggesting experience is a factor to be included to improve the viability and predictive nature of TAM. Furthermore, it has been found that user characteristics like online purchase frequency and internet knowledge affect risk perception (Foucault & Scheufele, 2002). Still, Mortimer et al. (2016) find that risk pertains regardless of purchase frequency in online grocery shopping. However, fashion items are produced much more uniformly than perishables in grocery stores, hence the sustained risk perception. In online shopping, consumers become less risk-averse and increasingly comfortable buying online after making the first initial orders (Tan, 1999), suggesting that consumers with experience in fashion e-commerce will experience less risk in shopping for clothes online.

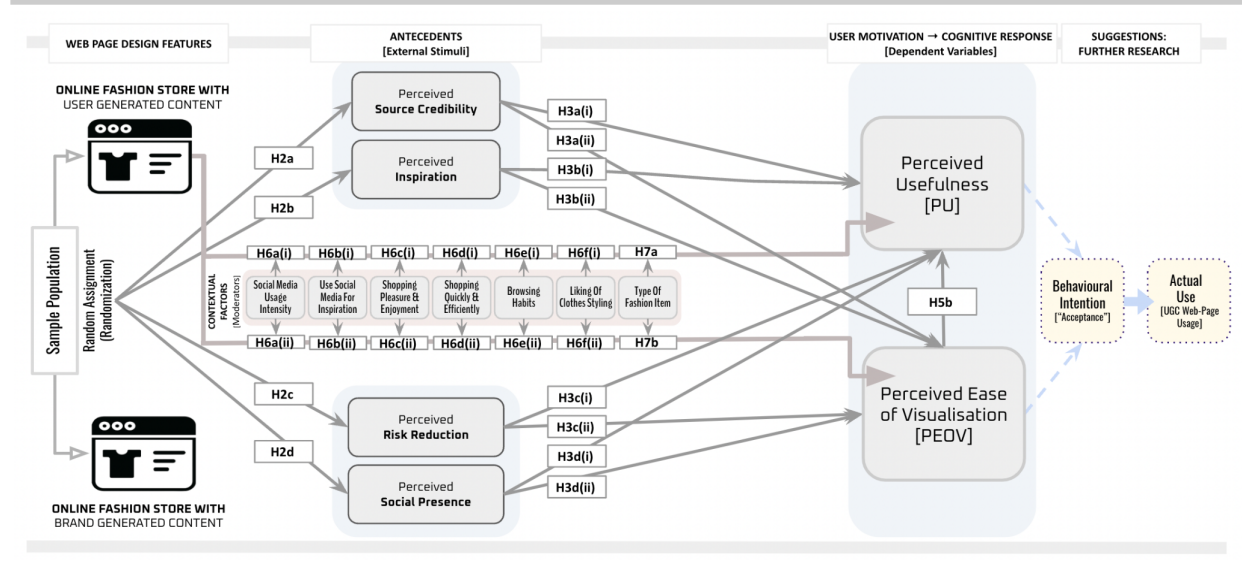
Furthermore, intrinsic motivation is crucial for technology use (Venkatesh & Speier, 2000). Intrinsic value comes from appreciating the process for the sake of itself. It can be captured by enjoyment (Perea Y Monsuwé et al. 2004), and in this case, it stems from viewers liking the styling of the UGC and being able to enjoy the styling inspiration for the sake of itself. Accordingly, we hypothesize the following:

- **H6e.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's frequency of browsing online shops.
- **H6f.** The impact of content type (UGC) on consumers' perception of a web page's (i) usefulness and (ii) ease of visualizing content will be moderated by the consumer's liking of the clothing item's styling.

2.5 Visualization of the Hypotheses

The study has formulated eight hypotheses, encompassing a range of variables, including content type, type of fashion item, perceptions of source credibility, inspiration, risk reduction, social presence, usefulness, and ease of visualization. The primary independent variable under consideration is content type (UGC, i.e., treatment group vs. BGC, i.e., control group), while PU and PEOV serve as dependent variables. Additionally, six moderating variables have been included: social media usage intensity, social media for inspiration, fashion shopping orientation, browsing habits, and styling. Figure 2 provides a visual representation of the interconnectivity of the variables in hypotheses H1-H7.

FIGURE 2. Conceptual Framework & Research Model



3.0 RESEARCH METHODOLOGY

3.1 Scientific Approach

A quantitative approach was adopted to collect and analyze data. An experimental study was conducted, and data were collected through observations of participants' behavior and a self-completion questionnaire. This study's scientific approach is founded on the concept that qualitative studies are frequently utilized as a starting point for quantitative research since they provide a foundation of impartiality and generalizability. The study assumes that social phenomena are independent of social actors and investigates social reality based on principles found in natural science studies. The decision to adopt a quantitative and experimental approach was based on the ability to statistically test the data and provide insights and conclusions more generally applicable to similar situations. This aligns with the study's purpose and provides valuable knowledge for multiple online retailers and other parts of the associated value chain. Furthermore, Leiser & Gensert (2019) examined the authenticity of UGC as part of the product page in a qualitative manner to gather an understanding of the phenomenon but, along with Carr (2022), who also investigated UGC as part of the product page, qualitatively, encourage further research from a quantitative perspective. However, alternative methods, such as qualitative research or a combination of quantitative and qualitative research, could have provided more in-depth insights regarding consumers' behaviors and perceptions. For instance, qualitative research could have yielded more detailed answers regarding crucial factors influencing consumers' behaviors and choices. Due to the time constraint, the delimitation of a solely quantitative approach was chosen.

3.2 Preparatory Study

An experimental pre-study [see Appendix A, part(i)] was employed and conducted to account for any failure of consensus for the type of content, as well as to test for the representativeness of the chosen images, i.e., to limit the risk of the findings being based solely on the attractiveness of the consumer or model in the pictures. Consumer responses were measured with self-administered questionnaires, and the results were analyzed using statistical methods. The pre-study consisted of two versions, one with BGC and one with UGC images of different clothing items, and was distributed to around 30 people each. The study was handed out to students at the university, whereby participants had to rate the degree to which the content was UGC vs. BGC, as well as the attractiveness of the images. The results of the UGC vs. BGC were then analyzed and compared to calculate the mean rating with significance between the two types of content for each content type in terms of attractiveness to ensure viewers find them

similar and can correctly label the type of content. The results then allowed us to decide on which type of clothing category and respective image to use in the main study, which would allow us to in the main study, confirm that participants perceived the study's manipulation as intended, ensuring that the variables of interest were being studied as opposed to any confounding variables—to help ensure measurement validity (Bryman & Bell, 2015) [see Appendix A, part (ii)].

3.2.1 Measures

The measurements for major variables were adapted from previous studies with necessary modifications to make them applicable to the current study. Understanding the extent to which consumers can distinguish between UGC and BGC is critical for accurately measuring the impact of each type of content on consumer behavior from a research standpoint (Christodoulides et al., 2012; Kaplan & Haenlein, 2010; Schivinski & Dabrowski, 2014). The attractiveness of the images was measured as it has been suggested that the attitudes that users develop towards a store are mediated the pleasure primarily (Ha & Im, 2012; Tractinsky & Porat, 2012) and arousal (Ha & Im, 2012) viewers get from looking at the web page and its images. Furthermore, when it comes to the measurement scale, it has been suggested in the subjective probability literature that the requirement to provide a number may not accurately reflect the participant's opinion (Fischhoff & Bruine De Bruin, 1999; De Bruin et al., 2000). For these reasons, instead of traditional rating scales, the validated technique of providing an unmarked line (Levin 1975; Levin 1976; Lockhead 1992) was anchored at each end by appropriate expressions such as *very unattractive* to *very attractive* to collect opinions of the images features on the web pages for the different types of content used.

TABLE 1. *Questionnaire Items for the Preparatory Study*

Construct	Source(s) / Adopted from	Measure(s)
Perceived content type	Christodoulides et al., 2012; Kaplan & Haenlein, 2010; Schivinski & Dabrowski, 2014; Fischhoff & Bruine De Bruin, 1999; De Bruin et al., 2000; Levin 1975; Levin 1976; Lockhead 1992	What type of content do you perceive this to be? [On a scale from 1 (User-Generated) to 5 (Brand-Generated)]
Overall Attractiveness	Ha & Im, 2012; Tractinsky & Porat, 2012; Fischhoff & Bruine De Bruin, 1999; De Bruin et al., 2000; Levin 1975; Levin 1976; Lockhead 1992	Rate the overall attractiveness of the images of the web page model(s) above... [On a scale from 1 (very unattractive) to 5 (very attractive)]

3.3 Main Study

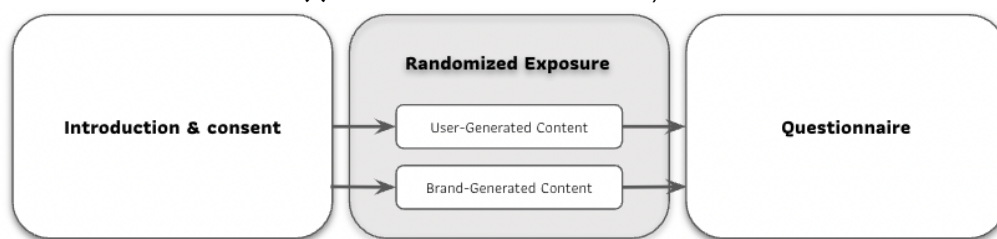
To investigate the proposed hypotheses, the main study employed an experimental approach based on a self-administered questionnaire designed using Qualtrics. To experiment, i.e., to compare different product pictures in an online fashion shopping context—two online sources, Wix¹, and Canva²—were used to design a mock retailer web page for six different product page

¹ Link to the Wix web page can be found here [<https://www.wix.com/>] and a link to the two created web pages can be found in the Appendix B.

² Link to the Canva web page can be found here [<https://www.canva.com/>].

views, which were later inserted into the Qualtrics Experiment Questionnaire. Further, the main study was structured into three key components, namely (1) an initial overview of the purpose, associated risks, and consent form, (2) a fashion shopping encounter, and (3) a self-administered questionnaire. Participants were randomly assigned to two experimental groups to assess the impact of distinct product images on customers' perceptions of online fashion retailers. While the initial overview and survey questionnaire was the same for both groups, the manipulation was done during the shopping experience, as depicted in Figure 3(a). Before the study was conducted, it was distributed to a small group of the authors' contacts to collect feedback regarding formulations of instructions and questions.

FIGURE 3(a). A Visualization of the Main Study's Central Parts.



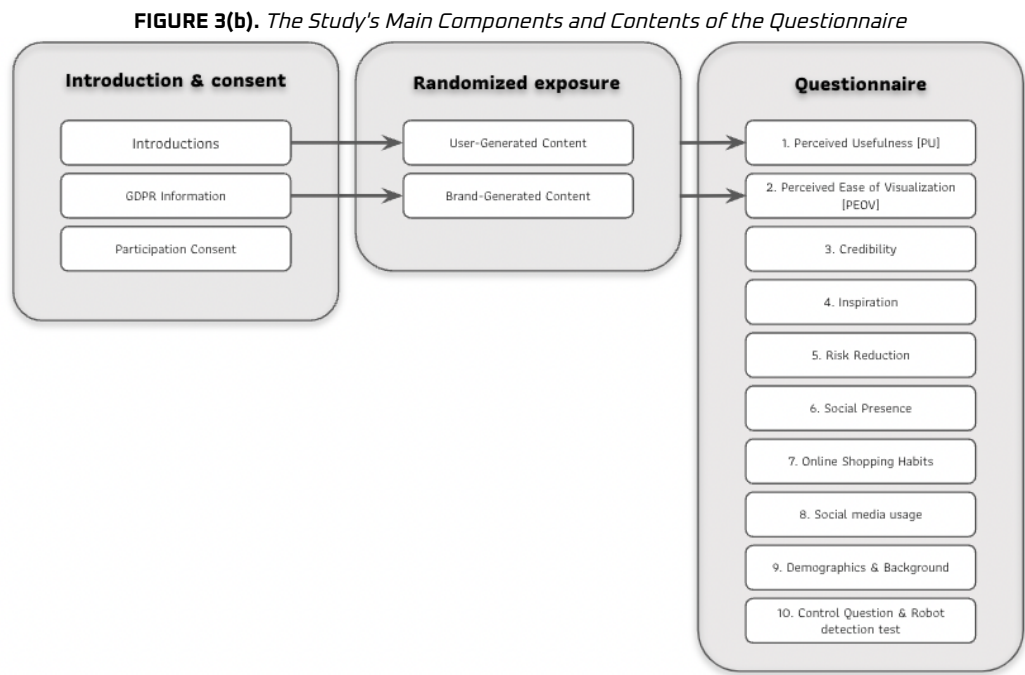
3.3.1 Participants & Data Collection

A survey was constructed through Qualtrics and distributed through the researcher's social media channels by recruiting participants on the grounds of KTH and through *SurveySwap*³ and *SurveyCircle*.⁴ Many participants passed the survey to their friends and families to reach beyond the researcher's networks. Thus the method of convenience sampling and snowball sampling were used, a kind of non-probability sampling whereby members of the target population who are easily accessed and available at a given time get included in the study (Etikan, 2016; Bryman & Bell, 2015). The nature of this non-probability sampling limits the generalizability of findings as the sample is not truly representative of the whole population—but the time constraint meant a random, representative sample was not feasible. An online survey was chosen as it allows for rapid and extensive distribution, data collection from a larger group of people, and the possibility of getting a global reach (Evans & Mathur, 2005; Lazar et al., 2017). A large sample was required as having a substantial sample size was essential for achieving statistical significance, and the importance of the large sample size also arose as there were six distinct versions of the survey, testing images of different clothing categories and the type of content, meaning large sample sizes were needed for each version of the survey. The speed at which online responses can be gathered also made the online survey method favorable, as we were under a time constraint (Evans & Mathur, 2018). The participants were exposed to one of the

³ Link to Survey Swap's web page can be found here [<https://surveyswap.io/>].

⁴ Link to Survey Circle's web page can be found here [<https://www.surveycircle.com/en/>].

six images. They were instructed to answer questions about usefulness, ease of visualization, credibility, inspiration, risk reduction, and social presence while keeping the pictures on the web page in mind. At the end of the survey, the participants were asked about their demographics, attitudes toward shopping online, and social media uses. [Figure 3(b) summarizes the study’s main components and concepts of the questionnaire.]



3.3.2 Measures

The measurements for important variables were adapted from previous studies with necessary modifications to ensure their relevance to the current study. *Perceived Ease of Use* (PEOU) and *Perceived Usefulness* (PU) are two factors that directly affect attitudes toward using technology and, as a result, impact behavioral intentions. While Davis (1985) initially created the TAM with a ten-item measurement scale for each factor, the final version by Venkatesh & Davis (1996) only contained a four-item scale for each variable. Venkatesh (2000) used this four-item scale, but more recent studies (Bolodeoku et al., 2022; Liao & Hsieh, 2010; Chuah et al., 2016; Kulviwat et al., 2007; Park & Chen, 2007) employed a three-item scale—hence this three-item scale was adopted to help prevent survey fatigue among participants. Thus, for measuring the PEOV, a three-item scale was used based on previous studies (Tu et al., 2012; Chuah et al., 2016; Kim & Shin, 2015; Kuo & Yen, 2009). The original TAM construct for PEOU was adjusted, inspired by Sarantopoulos et al. (2019) and Fisher & Price (1992), to make the questions more appropriate for the context of the present study—hence the terminology *Perceived Ease of Visualization* (PEOV). Perceived credibility was measured using measures developed by Ayeh et al. (2013) and Mathur et al. (2021), while measures for perceived inspiration were adapted from Böttger et al. (2017). In order to gauge the level of perceived risk

reduction, customized versions of measurement tools created by Shimp & Bearden (1982), Dai et al. (2014), and Kamalul Ariffin et al. (2018) were utilized. The measures used to determine how viewers feel socially present were based on Um's (2019) research, which expanded on Gefen and Straub's (2003) earlier work.

TABLE 2. Questionnaire Items for the Main Study

Construct	Source(s) / Adopted from...	Measure(s)	N	Cronbach's Alpha
Perceived Usefulness [PU]	Davis, 1985; Venkatesh & Davis, 1996; Venkatesh, 2000; Bolodeoku et al., 2022; Liao & Hsieh, 2010; Chuah et al., 2016; Kulviwat et al., 2007; Park & Chen, 2007	<i>I think the process of using this type of product page ...</i> <i>... will allow me to complete my task in a more efficient manner.</i> <i>... will be useful.</i> <i>... will have advantages.</i>	3	$\alpha = .930$
Perceived Ease of Visualization [PEOV]	Davis, 1985; Venkatesh & Davis, 1996; Venkatesh, 2000; Sarantopoulos et al., 2019; Fisher & Price, 1992.	<i>I think using this type of product page ...</i> <i>... will help me picture what the clothing item will look like on me/my friend.</i> <i>... makes me think of situations where I/my friend could wear this clothing item.</i> <i>... makes me more certain if this clothing item would suit me/my friend.</i>	3	$\alpha = .852$
Perceived Credibility	Ayeh et al., 2013; Mathur et al., 2021.	<i>This content feels: Insincere - Sincere</i> <i>This content feels: Untrustworthy - Trustworthy</i> <i>This content feels: Biased - Unbiased</i> <i>This content feels: Undependable - Dependable</i>	4	$\alpha = .858$
Perceived Inspiration ⁵	Böttger et al., 2017.	<i>I get styling/pairing inspiration from the product images.</i> <i>I get inspiration from these sorts of product images.</i>	2	$r = .831$
Perceived Risk Reduction	Shimp & Bearden, 1982; Dai et al., 2014; Kamalul Ariffin et al., 2018.	<i>I feel certain about the fit (how this would fit on me/my friend).</i> <i>I feel certain about how the material looks like in real life.</i> <i>I get a good feel for what this item will look like in real life.</i> <i>I can imagine what this item looks like on different body types.</i>	4	$\alpha = .869$
Perceived Social Presence	Gefen & Straub, 2003; Um, 2019.	<i>There is a sense of human contact on this product page.</i> <i>There is a sense of human warmth on this product page.</i> <i>There is a sense of sociability on this product page.</i>	3	$\alpha = .947$

Note: The table displays Cronbach's alpha for the entire sample. When experimental groups were analyzed separately, results for Cronbach's alpha were very similar to grouped results.

3.3.3 Data Analysis

Upon closing the survey, the data was exported from Qualtrics to Microsoft Excel for re-coding purposes. The relevant indication variables were added to allow for comparisons between the experimental and test groups. The re-coded data were subsequently analyzed using IBM SPSS Statistics Version 29.0.0.0 (241). To ensure the validity of the analysis, incomplete and unsatisfactory responses were filtered out. The normality of the data was assessed, and as all groups contained more than 30 participants, they were assumed to be normally distributed (Kwak & Kim, 2017). Furthermore, descriptive statistics were retrieved from SPSS, and several statistical tests were conducted. To test our hypotheses and compare the two experimental groups, independent samples t-tests allowed the identification of potential disparities. Significance tests were one-sided, and a significance level of $p < 0.05$ was used as an upper limit for statistical significance in all tests, in line with the convention among most business researchers. Although many scientific studies adhere to the established threshold of 0.05 for significance, this is, in fact, an arbitrary number (Alifieris, 2020). While raising the p-value carries an increased risk of a *Type I error* (false-positive), we argue that the benefits of taking a slightly higher risk would outdo the potential minor economic cost that an error may incur. In the present study, the chosen significance level was set at a p-value less than or equal to 0.05; however, to record anything below a p-value of 0.10 was a tendency for a significant result.

⁵ If only two items are being measured on a scale, it is common practice to display the correlation coefficient rather than Cronbach's alpha.

3.4 Quality of the Research: Reliability & Validity

Survey validity can be a concern if participants do not follow instructions, which can affect the accuracy of their responses (Evans & Mathur, 2018). Hence, to tackle this issue, the questions in the survey were posed clearly to ensure that participants understood what was asked of them. Furthermore, to ensure greater content validity, all questions in the survey were adapted from established studies. Additionally, to enhance the quality of responses further and minimize rushed or careless answers, the survey included a question to gauge participants' comprehension of the survey's objectives. While the question did not examine specific hypotheses or control variables, it nonetheless allowed us to obtain informative insights into participant behavior and perception. This approach enables one to identify potential factors that could affect the results' accuracy and evaluate the participants' level of engagement and understanding.

Furthermore, reliability can be examined by posing several similar questions to address the same phenomenon, usually the principal theoretical investigation of the study (Söderlund, 2005). This study used a multi-question measurement to measure the proposed antecedents; perceived credibility, inspiration, risk reduction, and social presence, as well as the dependent variables of perceived usefulness and ease of visualization. An average of the question's measures were taken and made into an index, with its internal reliability being assessed by a Cronbach's alpha exceeding 0.7—which all indexes used were fulfilled. A final note lies in the convenience sampling method, meaning the sample's representativeness is questionable, meaning the generalization of the results must be made with caution.

4.0 ANALYSIS & RESULTS

4.1 Descriptive Statistics

In the initial phases of the study, 504 responses were collected; however, strict criteria were employed to filter the data, removing those respondents who failed to complete the entire survey, did not pass the *captcha verification question*⁶, or could not accurately answer the attention check question. As a result, a sample size of 362 participants was obtained for the study analysis; of these, 67.1% identified as female, 31.5% as male, and 1.4% as third-gender/non-binary or chose not to disclose their gender. The median age of the respondents was 23, with ages ranging from 13 to 74. (See Appendix C for further information about the participants) Furthermore, the study used descriptive statistics and independent sample t-tests to compare the experiment group (n=184) exposed to BGC while the treatment group (n=178) exposed to UGC. The results indicated no significant differences between the two groups regarding demographics, shopping orientation, shopping habits, or social media habits. However, those exposed to UGC tended to use social media more frequently for style inspiration. It is important to note that no further comparison was made between UGC and BGC regarding social media fashion inspiration habits.

4.2 Hypothesis Testing

4.2.1 Perceived Credibility, Inspiration, Risk Reduction, & Social Presence

To assess whether there are any differences in the rating of antecedents between the group exposed to BGC versus those exposed to UGC, an independent samples t-test was performed. The inputs were indexes for perceived credibility, inspiration, risk reduction, and social presence [see Appendix D]. Accordingly, compared to viewers of BGC product images, UGC product images are significantly rated higher by viewers who are exposed to them in terms of (a) credibility [$M_{BGC}=6.614$, $M_{UGC}=6.959$, $p=0.024$], which supports H1a, (b) inspiration [$M_{BGC}=4.891$, $M_{UGC}=6.441$, $p<0.001$], supporting H1b, (c) risk reduction [$M_{BGC}=4.364$, $M_{UGC}=5.514$, $p<0.001$], supporting H1c, and (d) social presence [$M_{BGC}=3.915$, $M_{UGC}=6.1517$, $p<0.001$], which supports H1d. Thus, all H1 hypotheses are empirically supported.

TABLE 3. Independent Samples T-test
Mean Differences between the hypothesized antecedents [UGC vs. BGC]

Antecedent	BGC [n=184]		UGC [n=178]		Independent Samples T-test [n=362, df=360]	
	Mean	SD	Mean	SD	t-value	p-value
PERCEIVED CREDIBILITY	6.614	1.714	6.959	1.596	-1.981	0.024**
PERCEIVED INSPIRATION	4.891	2.717	6.441	2.583	-5.558	< 0.001***
PERCEIVED RISK REDUCTION	4.364	2.151	5.514	2.196	-5.033	< 0.001***
PERCEIVED SOCIAL PRESENCE	3.915	2.462	6.152	2.510	-8.560	< 0.001***

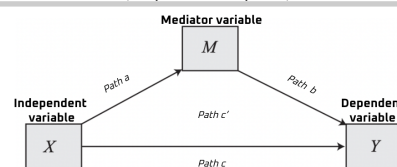
Note: Significance at *p < 0.10, **p < 0.05, and ***p < 0.001.

⁶ For detailed information on the captcha verification process or robot determination test; please see Qualtrics website:
[<https://www.qualtrics.com/support/survey-platform/survey-module/editing-questions/question-types-guide/advanced/captcha-verification/>]

4.2.2 Mediation Effects of the Antecedents

In this study, we adhered to the methodological guidelines proposed by Shrout and Bolger (2002) to examine the mediation effects and test hypotheses H2-H4. Specifically, we employed Hayes' (2018) *PROCESS Model 4* [as displayed in Figure 4] in SPSS to analyze the effects of content type (IV) on participants' perceptions of online fashion shopping, focusing on perceived usefulness (DV₁) and perceived ease of visualization (DV₂) as our dependent variables. The study included two groups exposed to a fashion web page with either UGC- or BGC images. To facilitate analysis, we converted the content-type variable from string to dummy variables, with BGC coded as X=0 and UGC as X=1, enabling a comparison between the two groups. The correlations between the variables can be found in Appendix F.

FIGURE 4. Illustration of Hayes' *PROCESS Model 4*.
(Hayes, 2018, p. 79)*



*Adapted from Hayes (2018) but modified for simplicity.

To assess mediation effects, we utilized Hayes' (2018) Macro PROCESS and the bootstrapping method, employing 5,000 bootstrap samples and a 95% confidence interval to determine the significance and magnitude of the indirect effects. A mediator was deemed to have a mediational effect if two conditions were met: (1) the indirect effect of content type (X) on perceived usefulness (DV₁) for H3(i) and on perceived ease of visualization (DV₂) for H3(ii) occurred through the antecedents M1/M2/M3/M4, and (2) the bias-corrected 95% confidence interval around the indirect effect from 5,000 bootstraps resamples excluded zero.

However, before investigating the mediating effects (*Path b*), we conducted a series of simple linear regression analyses to examine the relationship between X and M (*path a*) to test H2. Additionally, Paths C and C' were assessed to evaluate H4. Before the analyses, all variables were standardized and converted into z-scores to ensure comparability. The Hayes PROCESS add-on (Model 4) in SPSS facilitated the exploration of mediating effects⁷. Multiple mediator models were run to investigate the impact of antecedents on perceived usefulness (DV₁) and perceived ease of visualization (DV₂) for H3(i) and H3(ii), respectively (*path b*). Notably, the output and statistics provided by Hayes' (2018) *PROCESS Model 4* included *path a* results consistent with the regression analysis outcomes presented in Table 4. Consequently, the results for *path a* can be found in Table 4 and Tables 5(a) and 5(b).

⁷ Note that the relationships illustrated in Figures 6(a) and 6(b) could differ. As Fiedler et al. (2011) discussed, it is not certain that M always affects Y. Instead, Y could affect M, especially if questions regarding the Y-variables are presented to the participants before questions about the M-variables in a questionnaire.

Firstly, we conducted a series of simple linear regression analyses to test the relationship between the content type and the antecedents (mediators) before further research, i.e., the *path a* [IV→M] in Figures 6(a) and 6(b). The results indicated that the content type explained 0.8% of the variation in participants' perceived credibility (M_1) [$F(1,360)=3.926$, $p=0.048$], 7.6% of the variation in inspiration (M_2) [$F(1,360) = 30.894$, $p<0.001$], 6.3% of the variation in risk reduction (M_3) [$F(1,360)=25.334$, $p<0.001$], as well as 16.7% of the variation in the social presence (M_4) [$F(1,360)=73.279$, $p<0.001$]. These regression results supported the significant influence of content type on the antecedents. Accordingly, the regression coefficient for content type is statistically significant for perceived credibility, inspiration, risk reduction, and social presence. Hence, this suggests that the UGC group will have higher scores for the M_1 , M_2 , M_3 , and M_4 scales than the reference group (BGC) by 0.104 points, 0.281 points, 0.256, and 0.411 points, respectively. This difference can be interpreted as a real effect rather than a chance artifact, thus, empirically supporting H2a, H2b, H2c, and H2d. [see Table 4]

TABLE 4. Regression Analysis

Relationship	Model Summary			Content Type → Antecedents/mediators				
	Adj. R ²	F	P	β	se	p	LLCI	ULCI
Content-Type → Perceived credibility [M_1]	0.008	3.926	0.048**	0.104**	0.174	0.048	0.003	0.688
Content-Type → Perceived inspiration [M_2]	0.076	30.894	<0.001***	0.281***	0.279	0.000	1.001	2.098
Content-Type → Perceived risk reduction [M_3]	0.063	25.334	<0.001***	0.256***	0.228	0.000	0.701	1.599
Content-Type → Perceived social presence [M_4]	0.167	73.279	<0.001***	0.411***	0.261	0.000	1.723	2.751

Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

95% Confidence Interval → LLCI=Lower-level confidence interval & ULCI=Upper-level confidence interval

Next, the model provides path coefficients for *path b*, i.e., from the antecedents (M_1 , M_2 , M_3 , M_4) to DV_1 . In terms of the mediators' relationship with DV_1 , the model showed statistically significant effects from the credibility (M_1) [$\beta=0.366$, $p=0.048$] and inspiration (M_2) [$\beta=0.212$, $p=0.001$] on overall PU; hence, providing support for H3a(i) and H3b(i). However, no significant effects were observed from risk reduction (M_3) [$\beta=0.366$, $p=0.111$] nor the social presence (M_4) [$\beta=-0.056$, $p=0.454$] [see Figure 5(a)]. Thus, no empirical support was found for H3c(i) or H3d(i). Additionally, the results demonstrate that the group exposed to UGC will score 0.366 points higher on the PU scale for credibility and 0.212 points higher on the PU scale for inspiration compared to the reference group exposed to BGC. Further, in terms of the mediators' relationship with DV_2 , the model shows a statistically significant effect from credibility (M_1) [$\beta=0.188$, $p=0.000$], inspiration (M_2) [$\beta=0.273$, $p=0.000$], and risk reduction (M_3) [$\beta=0.332$, $p=0.000$] on the overall PEOV, empirically supporting H3a(ii), H3b(ii), and H3c(ii). In terms of the social presence (M_4), no empirical support was found for H3d(ii), as social presence (M_4) was not found to significantly affect PEOV [$\beta=0.015$, $p=0.799$] [see Figure 5(b)]. The results suggest that the group exposed to UGC will score 0.188 points higher on the PEOV scale for credibility, 0.273 points higher for inspiration, and 0.332 points higher for perceived risk reduction than the reference group exposed to BGC.

Regarding *path c'*, which represents the direct effect of content type (X) on the dependent variables (Y) when controlling for the mediating variables (M), our analysis revealed interesting findings. The direct effect of content type on perceived usefulness (DV_1) was not statistically significant [$\beta=-0.046$, $p=0.353$], indicating that the mediating variables played a significant role in the relationship. However, the direct effect of content type on perceived ease of visualization (DV_2) was significant [$\beta=0.096$, $p=0.018$], suggesting that content type directly influences the ease of visualization. To further explore the mediating effects, we examined each mediator individually to determine their significance in mediating the relationship between content type (IV) and the dependent variables; for DV_1 see Figure 5(a), and for DV_2 see Figure 5(b). Our analysis revealed the following results in terms of *path c*:

Mediating effects for Perceived Usefulness [DV_1]

- Credibility (M_1) was found to mediate the relationship between content type and PU [$\beta=0.038$, $SE=0.020$, Boot CI (0.001, 0.081)], supporting H4a(i).
- Inspiration (M_2) was identified as a mediator between content type and PU [$\beta=0.060$, $SE=0.021$, Boot CI (0.021, 0.103)], supporting H4b(i).
- Risk reduction (M_3) did not exhibit a significant mediating effect between content type and PU [$\beta=0.030$, $SE=0.021$, Boot CI (-0.007, 0.074)], failing to support H4c(i).
- Social presence (M_4) did not demonstrate a significant mediating effect between content type and PU [$\beta=-0.022$, $SE=0.032$, Boot CI (-0.086, 0.038)], not supporting H4d(i).

Mediating effects for Perceived Ease of Visualization [DV_2]

- Credibility (M_1) did not show a statistically significant mediating effect between content type and PEOV [$\beta=0.020$, $SE=0.012$, Boot CI (-0.001, 0.045)], failing to support H4a(ii).
- Inspiration (M_2) was found to mediate the relationship between content type and PEOV [$\beta=0.077$, $SE=0.021$, Boot CI (0.040, 0.123)], supporting H4b(ii).
- Risk reduction (M_3) was identified as a mediator between content type and PEOV [$\beta=0.085$, $SE=0.023$, Boot CI (0.042, 0.134)], supporting H4c(ii).
- Social presence (M_4) did not exhibit a significant mediating effect between content type and PEOV [$\beta=0.006$, $SE=0.026$, Boot CI (-0.045, 0.058)], failing to support H4d(ii).

FIGURE 5(a). Mediation Model: DV_1
[Perceived Usefulness]

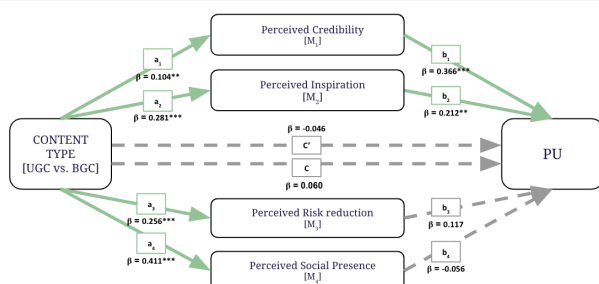


FIGURE 5(b). Multiple Mediator Model: DV_2
[Perceived Ease of Visualization]

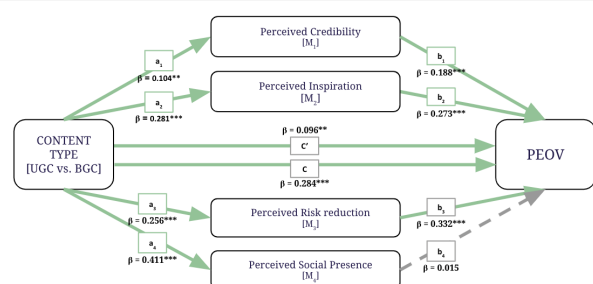


TABLE 5(a). Mediation Model: DV₁
[Perceived Usefulness]

Effect	Estimate	SE	p	95% CI		Effect	Estimate	SE	p	95% CI	
				Lower	Upper					Lower	Upper
Path a ₁	0.104**	0.052	0.048	0.001	0.207	Path a ₁	0.104**	0.052	0.048	0.001	0.207
Path b ₁	0.366***	0.075	0.000	0.247	0.485	Path b ₁	0.188***	0.050	0.000	0.090	0.286
a ₁ x b ₁	0.038**	0.020	-	0.001	0.081	a ₁ x b ₁	0.020	0.012	-	-0.001	0.045
Path a ₂	0.281***	0.041	0.000	0.182	0.381	Path a ₂	0.281***	0.041	0.000	0.182	0.381
Path b ₂	0.212**	0.045	0.001	0.092	0.333	Path b ₂	0.273***	0.050	0.000	0.174	0.372
a ₂ x b ₂	0.060**	0.021	-	0.021	0.103	a ₂ x b ₂	0.077**	0.021	-	0.040	0.123
Path a ₃	0.256***	0.051	0.000	0.156	0.357	Path a ₃	0.256***	0.051	0.000	0.156	0.357
Path b ₃	0.117	0.067	0.111	-0.027	0.261	Path b ₃	0.332***	0.060	0.000	0.213	0.450
a ₃ x b ₃	0.030	0.021	-	-0.007	0.074	a ₃ x b ₃	0.085**	0.023	-	0.042	0.134
Path a ₄	0.411***	0.048	0.000	0.317	0.506	Path a ₄	0.411***	0.048	0.000	0.317	0.506
Path b ₄	-0.054	0.054	0.454	-0.194	0.087	Path b ₄	0.015	0.059	0.799	-0.101	0.131
a ₄ x b ₄	-0.022	0.032	-	-0.086	0.038	a ₄ x b ₄	0.006	0.026	-	-0.045	0.058
Tot. Indirect Effects	0.106**	0.039	-	0.029	0.182	Tot. Indirect Effects	0.187**	0.042	-	0.106	0.268
Direct Effect [c']	-0.046	0.049	0.352	-0.143	0.051	Direct Effect [c']	0.096**	0.041	0.018	0.017	0.176
Total Effect (c)	β	R ²	F	p	df	Total Effect (c)	β	R ²	F	p	df
	0.060	0.0036	1.291	0.257	[1, 360]		0.284***	0.081	31.524	0.000	[1, 360]

Note: Significance at *p < 0.10, **p < 0.05, and ***p < 0.001.

95% Confidence Interval → LLCI = Lower-level confidence interval & ULCI = Upper-level confidence interval

4.2.3 Ratings of the Web Page Usefulness & Ease of Visualization

To examine the H5a and assess whether there are any differences in the rating of the PU and PEOV of the webpage, between the group exposed to BGC versus those exposed to UGC, an independent sample t-test was performed. Indexes for both investigated dependent variables; (i) PU [DV₁] and (ii) PEOV [DV₂], was created, and the two defined groups defined were those exposed to BGC [n=184] versus those exposed to UGC [n=178]. The results for PU indicate no significant difference in ratings between the group exposed to UGC vs. BGC [$M_{BGC}=7.3188$, $M_{UGC}=7.5637$, $p=0.128$]; hence no support was found for H5a(i). While the PEOV of the web page had a significantly higher mean value for UGC than for BGC [$M_{BGC}=6.2047$, $M_{UGC}=7.4101$, $p<0.001$], thus supporting H5a(ii).

TABLE 6(a). Independent Samples T-test

Dependent variables	BGC [n=184]		UGC [n=178]		Independent Samples T-test [n=362, df=360]	
	Mean	SD	Mean	SD	t-value	p-value
PERCEIVED USEFULNESS	7.3188	2.08904	7.5637	2.00846	-1.137	0.128
PERCEIVED EASE OF VISUALIZATION	6.2047	2.15428	7.4101	1.91920	-5.625	<.001***

Note: Significance at *p < 0.10, **p < 0.05, and ***p < 0.001.

To address H5b, three separate linear regression analyses were constructed to examine the relationship between PEOV and PU for different types of content. The first regression was conducted for participants who viewed BGC [n=184] and the second for those who viewed UGC [n=178]. In the third regression, all cases were (the original data file) to examine the relationship between PEOV and PU. For participants who viewed BGC content only, the regression analysis showed a significant positive relationship between PEOV and PU [$\beta=0.573$, $p<0.001$], with an adjusted R² of 0.324. These findings suggest that PEOV positively influences PU for BGC content participants. For participants who viewed UGC content only, the regression analysis also showed a significant positive relationship between PEOV and PU [$\beta=0.593$, $p<0.001$], with an adjusted R² of 0.348. These findings suggest that PEOV positively influences PU for UGC content participants. Overall, the combined regression analysis for UGC

and BGC content showed a significant positive relationship between PEOV and PU [$\beta=0.573$, $p<0.001$], with an adjusted R^2 of 0.327. Hence, the regression equation predicts that the PU score equals; $PU = 0.595 + (PEOV \times 0.573)$. These findings support H5b, i.e., PEOV positively influences PU, regardless of the content type displayed.

TABLE 6(b). Regression Analysis: Hypothesis 5

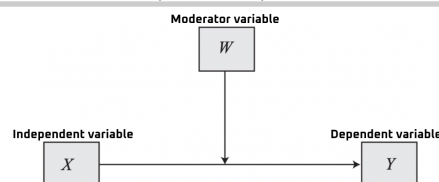
	Model Summary			PEOV $\rightarrow$ PU		
	Adjusted R^2	F	p	b	β	95% CI
For BGC only [n=184]	0.324	88.765	<0.001***	0.590	0.573	[0.467, 714]
For UGC only [n=178]	0.348	95.489	<0.001***	0.567	0.593	[0.452, 0.681]
For any Content-Type [n=362]	0.327	176.433	<0.001***	0.595	0.573	[0.507, 0.683]

Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

4.2.4 Moderating Effects of the Individual Factors

In the investigation of how the content type (IV) affects participants' perceptions of online fashion shopping, focusing on the potential moderating effects between the independent variable of content type (IV) and the dependent variables of perceived usefulness (DV_1) and perceived ease of visualization (DV_2), PU and PEOV among participants, we employed Hayes' (2018) *PROCESS Model 1* [as displayed in Figure 6]. In exploring whether certain variables (as hypothesized in H6) moderate the relationship between the content type and web page appeal, interaction effects were assessed with 95% confidence intervals, and linear regressions were constructed with the hypothesized moderator variables.

FIGURE 6. Illustration of Hayes' PROCESS Model 1.
(Hayes, 2018, p. 221).



To test the moderation of PU and PEOV and address H6, we utilized the *select cases* function in SPSS. The dummy variables previously created were used to select only the participants exposed to UGC. We then ran multiple single linear regressions with the hypothesized moderators (social media usage intensity [W_1], social media for fashion inspiration [W_2], enjoyment [W_3], quick and efficient [W_4], browsing frequency [W_5], and liking of clothes styling [W_6]) as independent variables and PU [DV_1] and PEOV [DV_2] as the dependent variable. Each hypothesized moderator had two regressions drawn. [See Table 7.]

TABLE 7. Moderation Model Summary for Hypothesis 6.
[Y=Perceived Usefulness; X=Content Type: User Generated Content]

Moderators	Adj R^2	(i) PU			Adj R^2	(ii) PEOV		
		b	β	p		b	β	p
a. Social Media Usage Intensity	0.049	0.342	0.221	0.003**	0.082	0.423	0.286	<0.001***
b. Social Media Fashion Inspiration Habits	0.107	0.508	0.335	<0.001***	0.196	0.648	0.448	<0.001***
c. Fashion Shopping Enjoyment	0.073	0.468	0.270	<0.001***	0.065	0.422	0.254	<0.001***
d. Fashion Shopping Efficiency	0.018	-0.197	-0.135	0.072*	0.048	-0.305	-0.219	0.003**
e. Browsing Frequency: Fashion E-Commerce	0.045	-0.427	-0.213	0.005**	0.094	-0.589	-0.307	<0.001***
f. Clothing Style Preferences	0.153	0.888	0.391	<0.001***	0.305	1.199	0.553	<0.001***

Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

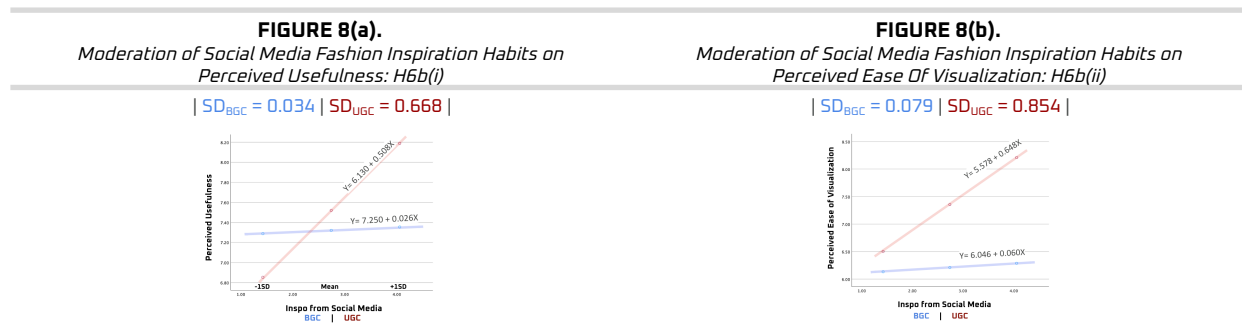
Moderating Effect of Social Media Usage Intensity

Results reveals that an individual's social media engagement (W_1) level accounts for 4.9% and 8.2% of the variance in PU and PEOV, respectively. The correlation between social media use and PU [$\beta=0.221$, $p=0.003$] and PEOV [$\beta=0.286$, $p<0.001$] is moderate, thus supporting H6a(i) and H6a(ii). As illustrated in Figure 7(a), UGC becomes more valuable than BGC when the PU score of the web page is above the $mean_{W_1}$ of 2.056. However, for PEOV, UGC consistently outperforms BGC-containing web pages, irrespective of the viewer's social media use intensity, as evident in Figure 7(b).



Moderating Effect of Social Media Fashion Inspiration Habits

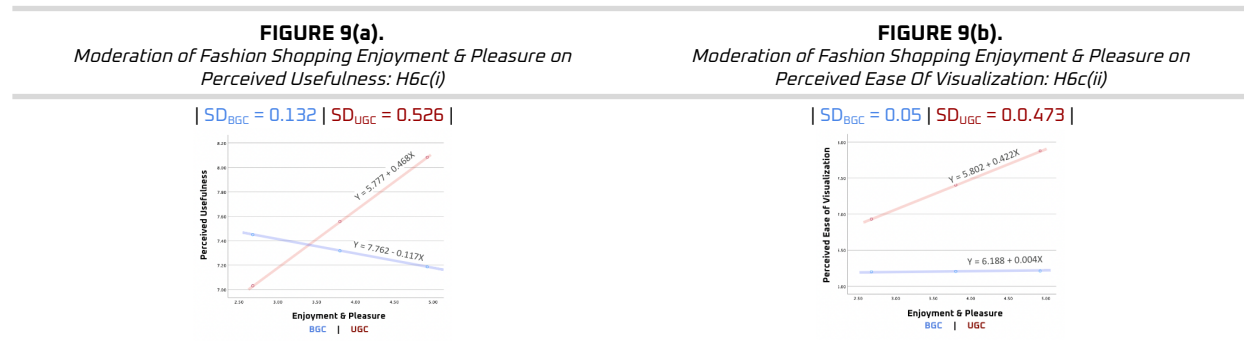
The results indicate that social media usage moderates the relationship between the type of content and consumers' PU and PEOV of fashion web pages. Social media usage for fashion inspiration explains 10.7% of the variation in PU and 19.6% in PEOV. Hence, there is a moderate positive correlation between social media usage and both PU [$\beta=0.335$, $p<0.001$] and PEOV [$\beta=0.448$, $p<0.001$]. The results support H6b(i) and H6b(ii). The graphs in Figure 8(a) and Figure 8(b) show that there is a point where UGC and BGC are equally valuable to consumers [$mean_{W_2}=2.324$]. Beyond this point, UGC-containing websites are perceived as more useful. Regarding PEOV, UGC consistently outperforms BGC regardless of the viewer's social media usage habits.



Moderating Effect of Fashion Shopping Enjoyment

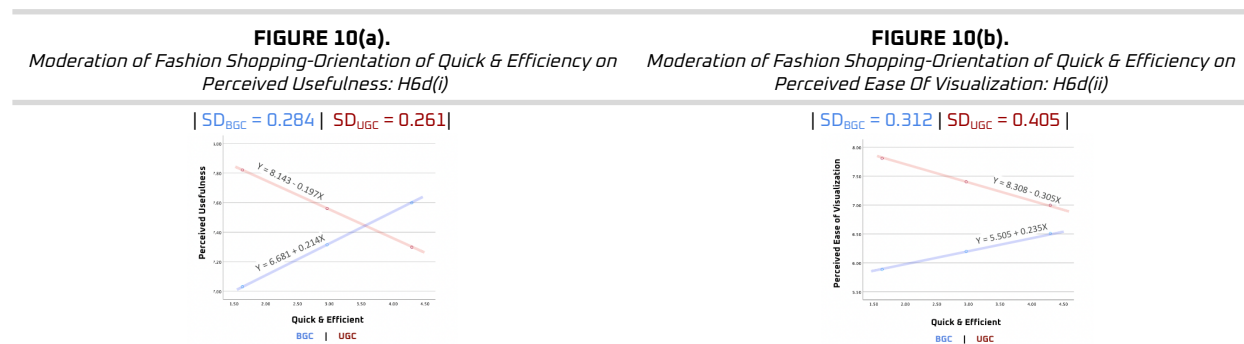
The graph in Figure 9(a) illustrates that PU varies based on the level of enjoyment experienced by the consumer. The extent to which consumers find enjoyment and pleasure (W_3) from

shopping for clothes is found to help explain 7.3% and 6.5% of the variation in PU and PEOV, respectively, and is both moderately positively correlated to PU [$\beta=0.468$, $p<0.001$] and PEOV [$\beta=0.422$, $p<0.001$], supporting H6c(i) and H6c(ii). BGC performs better than UGC for shoppers who derive less pleasure from shopping than others (those with a score below the $\text{mean}_{W_3}=3.393$). Figure 9(b) suggests that UGC holds more significant potential for improving the overall shopping experience (PEOV), regardless of the individual's interest or pleasure in fashion shopping.



Moderating Effect of Fashion Shopping Efficiency

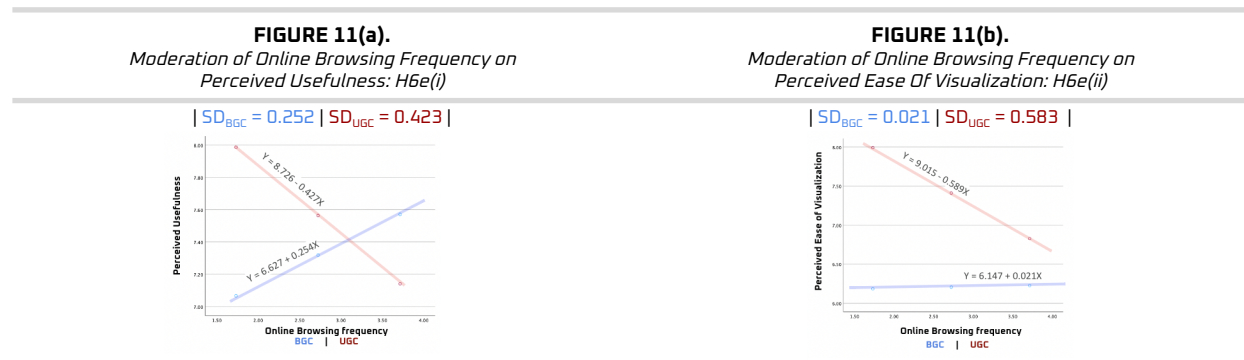
Our research indicates that consumer's aim of shopping (W_4) in a speedy and efficient manner has a small moderating impact on both the PU and PEOV of websites. There is a negative correlation between the aim of shopping efficiently and PEOV [$\beta=-0.209$, $p=0.003$] and a tendency of a weak negative correlation for PU [$\beta=-0.135$, $p=0.072$]. Nevertheless, these results do not support hypotheses H6d(i) and H6d(ii). Our data suggest that consumers who prioritize quick and efficient shopping [above $\text{mean}_{W_4}=3.557$] tend to find websites with BGC more useful than those with UGC, as illustrated in Figure 10(a). However, UGC is perceived as more useful (PU) before this point. Regarding PEOV, UGC websites perform better than BGC websites regardless of shopping pace. However, PEOV decreases as consumers prioritize speed and efficiency when shopping for fashion, as shown in Figure 10(b).



Moderating Effect of Browsing Frequency of Fashion E-Commerce

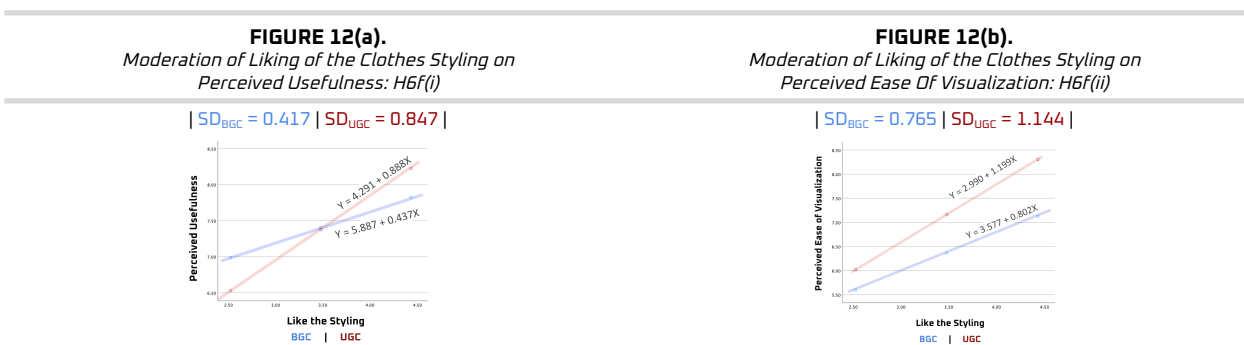
The frequency with which a consumer browses websites (W_5) is found to impact the PU and

PEOV of UGC in e-commerce (W_5). It was found to explain 4.5% of the variation in PU and 9.4% of PEOV. Specifically, browsing social media less frequently is negatively correlated with both PU [$\beta = -0.213$, $p = 0.05$] and PEOV [$\beta = -0.307$, $p < 0.001$]. Thus, contradicting hypotheses H6e(i) and H6e(ii). According to the findings presented in Figure 11(a), individuals who do not partake in online clothing browsing tend to perceive UGC as more useful than BGC, as evidenced by a score below the mean $_{W_5}$ of 3.082. On the other hand, those who frequently engage in the online browsing of clothing shops tend to exhibit a preference for BGC. However, PEOV is consistently higher for UGC pages than BGC pages, regardless of browsing habits, as seen in Figure 11(b). Over time, PEOV for UGC remains consistently higher than for BGC.



Moderating Effect of Clothing Style Preferences

Finally, consumers' liking of the styling of the clothing item (W_6) explains 15.3% of PU and 30.5% of PEOV. It is found to be positively related to PU [$\beta = 0.391$, $p < 0.001$] and strongly positively related to PEOV [$\beta = 0.553$, $p < 0.001$], providing support for H6f(i) and H6f(ii). As shown in Figure 12(a), consumers who like the styling of the clothing items perceive UGC e-commerce as more useful than BGC e-commerce [beyond mean $_{W_6} = 3.539$]. For consumers who do not particularly like the styling of clothing items, BGC seems to outperform UGC in terms of the PU of the web page. However, no matter the liking of the styling, UGC can provide customers with better PEOV of the clothing items, as visualized in Figure 12(b).



4.2.5 Clothing Category's impact on the Perceived Usefulness & Ease of Visualization

To assess whether, depending on the clothing category (IV_1), there is any difference in PU (DV_1) or PEOV (DV_2) between participants exposed to UGC vs. BGC (content type (IV_2)), a two-way ANOVA was conducted. The first two-way ANOVA analysis for DV_1 revealed a tendency of an interaction between the effects of the content type displayed (IV_1) and the clothing category to which the item displayed belongs (IV_2) [$F(2, 356)=2.668$, $p=0.071$, $\eta^2=0.015$]. Simple main effects analysis showed that content type (IV_1) did not have a statistically significant effect on PU (DV_1) [$p=0.274$]. Simple main effects analysis showed that the clothing category (IV_1) did not have a statistically significant effect on PU (DV_1) [$p=0.884$]. The second two-way ANOVA analysis for DV_2 revealed that there was a statistically significant interaction between the effects of the content type displayed (IV_1) and the clothing category to which the item displayed belongs (IV_2) [$F(2, 356)=3.862$, $p=0.022$, $\eta^2=0.021$]. Simple main effects analysis showed that content type (IV_1) did have a statistically significant effect on PEOV (DV_2) [$p<0.001$]. Simple main effects analysis [Table 8(a)] showed that the clothing category (IV_1) did not have a statistically significant effect on PEOV (DV_2) [$p=0.443$].

TABLE 8(a). Two-Way Anova - Pairwise Comparison.
[Content-Type X Clothing Category]

PERCEIVED USEFULNESS							PERCEIVED EASE OF VISUALIZATION						
Variables	Type III sum of squares	df	Mean Square	F	Sig.	Partial eta-squared [η^2]	Variables	Type III sum of squares	df	Mean Square	F	Sig.	Partial eta-squared [η^2]
Content-Type	5.014	1	5.014	1.198	0.274	0.003	Content-Type	130.536	1	130.536	31.786	<0.001***	0.082
Clothing Category	1.037	2	0.518	0.124	0.884	0.001	Clothing Category	6.698	2	3.349	0.816	0.443	0.005
Content-Type X Clothing Category	22.325	2	11.162	2.668	0.071*	0.015	Content-Type X Clothing Category	31.721	2	15.861	3.862	0.022**	0.021
Error	1489.407	256	4.184	-	-	-	Error	1461.999	356	4.107	-	-	-

Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

After conducting Two-way ANOVAs, the same indexes were utilized as inputs for the dependent variables in One-way ANOVAs. As the product of IV_1 and IV_2 [i.e., $IV_1 \times IV_2$] tended to have a statistically significant effect on PU (DV_1) and a statistically significant interaction for PEOV(DV_2), a further analysis was conducted to look even deeper into the interaction effects, comparing the group exposed to UGC to the BGC test group [see Table 8(b)]. A split file was applied for the clothing category (dress, jeans, or jacket) to compare the results for PU and PEOV concerning the clothing category based on the content shown. The ANOVAs' descriptive results indicate higher mean rankings for both PU and PEOV for all three clothing categories when exposed to UGC instead of BGC. Moreover, when examining the PU for the dress clothing category [BGC_{Dress} vs. UGC_{Dress}], a slight variance was noted in PU between participants exposed to BGC and those exposed to UGC. However, this variance has only been deemed a tendency [$F(2, 122)=3.625$, $p=0.059$, $\eta^2=0.029$]. However, a significant difference was observed between the groups in terms of PEOV [$F(2, 122)=30.378$, $p<0.001$, $\eta^2=0.199$]. In contrast, no statistical support was found for the clothing category of jeans

$[BGC_{Jeans} vs. UGC_{Jeans}]$ for a significant mean difference in PU between the groups exposed to BGC and UGC $[F(2, 117)=1.419, p=0.236, \eta^2=0.012]$. However, there was a slight tendency for a difference in the mean value for PEOV between the participants exposed to BGC rather than UGC $[F(2, 117)=3.199, p=0.076, \eta^2=0.027]$. Similarly, for the clothing category of jackets $[BGC_{Jacket} vs. UGC_{Jacket}]$, there was no significant difference in PU, between the groups exposed to BGC and UGC $[F(2, 117)=1.211, p=0.273, \eta^2=0.010]$. However, there was a significant difference in the mean value for PEOV between those exposed to BGC rather than UGC $[F(2, 117)=6.123, p=0.015, \eta^2=0.050]$.

TABLE 8(b). Detailed Interaction Effects: One-Way Anova
[Content Type X Clothing Category]

PERCEIVED USEFULNESS									PERCEIVED EASE OF VISUALIZATION								
Clothing Category	Content Type	Mean	SD	Mean Difference	df	F	Sig. Between Groups	Partial eta-squared $[\eta^2]$	Clothing Category	Content Type	Mean	SD	Mean Difference	df	F	Sig. Between Groups	Partial eta-squared $[\eta^2]$
DRESS	BGC	7.022	2.393	± 0.753	$[2, 122]$	3.625	0.059*	0.029	DRESS	BGC	5.763	2.216	± 2.011	$[2, 122]$	30.378	<.001***	0.199
	UGC	7.774	1.991							UGC	7.774	1.828					
JEANS	BGC	7.316	2.022	± 0.435	$[2, 117]$	1.419	0.236	0.012	JEANS	BGC	6.169	2.365	± 0.626	$[2, 117]$	3.199	0.076*	0.027
	UGC	7.706	1.833							UGC	7.139	1.885					
JACKET	BGC	7.614	1.801	± 0.389	$[2, 117]$	1.211	0.273	0.010	JACKET	BGC	6.672	1.794	± 0.969	$[2, 117]$	6.123	0.015**	0.050
	UGC	7.179	2.182							UGC	7.298	2.023					

Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

Our findings indicate a difference in PU of UGC and BGC depending on the clothing category examined, providing support for H7(i) as the dress category was the only category with a difference in PU of UGC vs. BGC. In regards to PEOV, our results show that there is no difference between clothing categories in the level of PEOV of UGC vs. BGC as all the levels of PEOV are higher for UGC than BGC for all clothing categories, providing no support for H7(ii). Likewise, Figure 13a(i) shows that there appears to be a difference in the level of PU of UGC depending on the clothing category. Consumers rate the level of PU of the dress and jeans category of UGC higher than they do for the jacket clothing category. This further suggests that using UGC on product pages has varying effects on different clothing categories.

FIGURE 13(a).

[Content Type X Clothing Category]
→ Perceived Usefulness

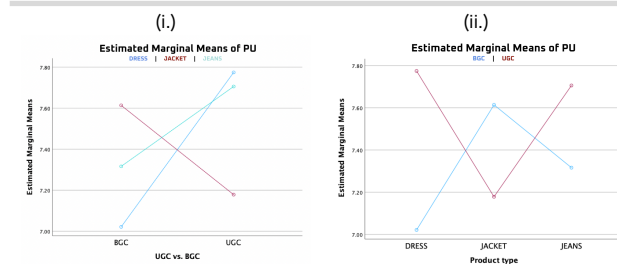
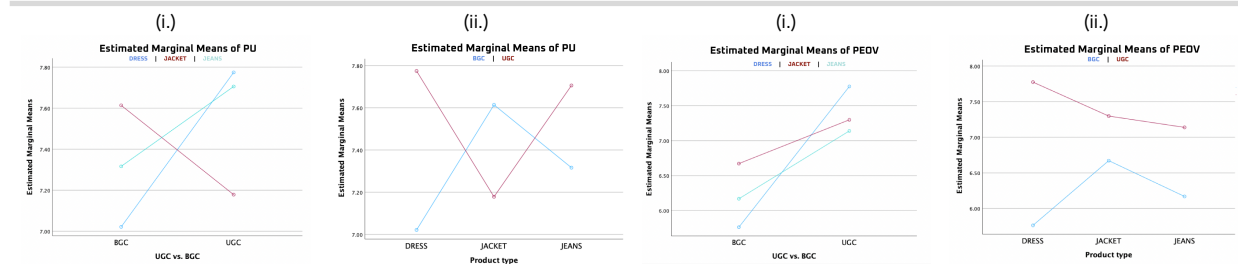


FIGURE 13(b).

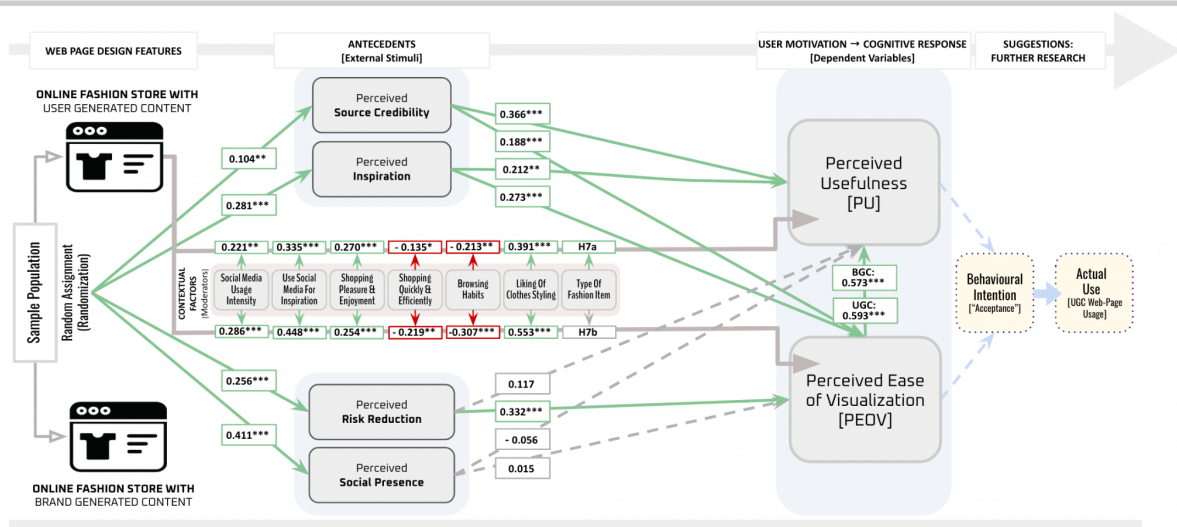
[Content Type X Clothing Category]
→ Perceived Ease Of Visualisation



4.3 Summary of Hypothesis Testing

The figure below [Figure 14] displays arrows illustrating the direction and significance of relationships between the investigated variables. The regular green arrows show statistically significant positive relationships, indicating that the variables they link have been found to influence each other positively. The regular red arrows indicate statistically significant negative relationships, suggesting that an increase in one variable leads to a decrease in the other. Finally, the gray dashed arrows represent non-significant relationships, indicating that the empirical research in this area did not find a significant association between the variables. Broadly, this figure provides insights into the empirical research and directions for future research (blue dashed arrows).

FIGURE 14. Updated Conceptual Framework & Research Model



Note: Significance at * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.001$.

HYPOTHESIS	FINDINGS
H1. Consumers exposed to UGC, as opposed to BGC on a web page, will experience greater...	
a. Credibility	(a) SUPPORTED
b. Inspiration	(b) SUPPORTED
c. Risk Reduction	(c) SUPPORTED
d. Social Presence	(d) SUPPORTED
H2. There is a stronger correlation between exposure to UGC as opposed to BGC and consumers' ...	
a. Perceived Credibility	(a) SUPPORTED
b. Perceived Inspiration	(b) SUPPORTED
c. Perceived Risk Reduction	(c) SUPPORTED
d. Perceived Social Presence	(d) SUPPORTED
H3. Consumers' perception of [...] will positively affect their perception of a web page's (i) PU & (ii) PEOV when UGC is displayed as opposed to BGC.	(a) SUPPORTED (b) SUPPORTED (c) [i] NOT SUPPORTED // [ii] SUPPORTED (d) NOT SUPPORTED
H4. The antecedent [...] will more positively mediate the relationship between content type and (i) PU & (ii) PEOV when clothing is displayed by UGC, as opposed to BGC.	(a) [i] SUPPORTED // [ii] NOT SUPPORTED (b) SUPPORTED (c) [i] NOT SUPPORTED // [ii] SUPPORTED (d) NOT SUPPORTED
H5a. Consumers' ratings of the web page's (i) PU & (ii) PEOV will be higher when exposed to UGC than BGC	(a) [i] NOT SUPPORTED // [ii] SUPPORTED
H5b. The ease of visualizing content on a web page will positively affect consumers' perception of the web page's PU, regardless of content type	(b) SUPPORTED
H6. The impact of content type (UGC) on consumers' perception of a web page's (i) PU & (ii) PEOV will be moderated by...	
a. the consumer's social media usage intensity	(a) SUPPORTED
b. the consumer's habits of using social media for fashion inspiration	(b) SUPPORTED
c. the consumer's enjoyment of shopping for clothing	(c) SUPPORTED
d. the consumer's aim of completing shopping efficiently	(d) NOT SUPPORTED
e. the consumer's frequency of browsing online shops	(e) NOT SUPPORTED
f. the consumer's liking of the clothing item's styling	(f) SUPPORTED
H7. Depending on the clothing category displayed, there will be a difference in the (i) PU & (ii) PEOV between participants exposed to UGC and those exposed to BGC	[i] SUPPORTED [ii] NOT SUPPORTED

[Note: If there is only one specified conclusion for the respective hypothesis in regards to the different parts of the hypothesis, it means that they are the same for both.]

5.0 DISCUSSION & IMPLICATIONS

The evolving consumer landscape has witnessed a shift in consumer behavior, with individuals becoming more skeptical of traditional advertising forms and thus seeking more authentic and peer-driven information when making purchasing decisions (Bahtar et al., 2018). Social media platforms have evolved into essential means for customers to research products and interact with brands or other users/consumers (Oliveira et al., 2020). Compared to traditional marketing and advertising strategies, such interactions substantially influence consumer behavior (Chiou & Cheng, 2003; Villanueva et al., 2018; Muntinga et al., 2011).

In light of these changes, our research sought to investigate the impact of UGC on users' perceptions of the convenience and utility of fashion product visualization in online fashion e-commerce. Our study aimed to identify opportunities where incorporating UGC on product pages can enhance functionality in terms of usefulness and ease of visualization. Hence, the subsequent insights benefit retailers seeking to integrate UGC into their marketing strategy. The present research indicates that exposure to UGC can bolster credibility, inspiration, and social presence while mitigating perceived risk. Compared to BGC, consumers tend to develop stronger perceptions of these factors when presented with UGC. These findings offer valuable guidance to retailers striving to effectively harness UGC's power in their marketing endeavors. Thus, UGC in e-commerce can increase its credibility and inspire consumers, leading to a more positive view of its usefulness. It also reduces perceived risks, enhancing consumers' perception of online fashion shopping. These positive perceptions of credibility, inspiration, and risk reduction can also impact consumers' perceptions of the modeled clothing item. Our research has shown that the impact of UGC on consumers' perception of the page's PEOV is more substantial than that of BGC. Additionally, we have found that the category of clothing displayed on the page can affect how consumers perceive the usefulness of UGC as compared to BGC. These insights are precious for online retailers and marketers who want to improve their customers' purchasing experiences.

5.1 Theoretical Implications

Prior literature has primarily focused on the antecedents of UGC in general and how brands can create content perceived as user-generated by consumers on social media such as Instagram. However, to the authors' knowledge, no previous quantitative research has addressed the aspect of UGC's influence on online fashion purchasing when incorporated directly into the e-commerce setting for fashion product display. Thus, the main contribution of this thesis is

adding a deeper and broader understanding of UGC's potential benefits in online fashion purchasing and highlighting the need to consider the specific types of content used in web page design by examining the effects that have been overlooked so far.

5.1.1 Impact of Incorporating User-Generated Content in a Fashion E-Commerce Setting

In line with prior studies, our study confirms that consumers perceive UGC as more trustworthy and credible than BGC, with the credibility of the communication's source directly affecting the message's persuasiveness (Ertimur & Gilly, 2012). In incorporating UGC onto web pages of fashion retailers, users of the web page will perceive its information as more credible. Previous studies have shown that content credibility influences consumers' attitudes toward online fashion buying (Demba et al., 2019; Mathur et al., 2021). As a result, UGC's perceived credibility is an essential mediator that can explain the impact of UGC exposure on consumers' views regarding online fashion purchasing. Furthermore, perceived credibility is related to the PEOV of the clothing item modeled (Hua & Wang, 2014); this is because consumers are more likely to trust UGC, making it easier to imagine themselves wearing the clothing item. The finding in our study of UGC exposure's beneficial effect on PEOV is consistent with the literature. As a result, perceived credibility also moderates the association between UGC exposure and PEOV. Overall, the findings of our study, while confirming the results of prior research, also further elaborate on the importance of perceived credibility as a mediator in the impact of UGC on consumers' attitudes regarding online fashion buying. Consumers looking to buy a product trust content provided by other users significantly more than content created by the retailer, which is congruent to prior studies (Jonas, 2010; Dickey & Lewis, 2011; MacKinnon, 2012; Ballantine & Yeung, 2015; Goldsmith & Horowitz, 2006).

Likewise, the present findings indicate that consumers feel more inspired when exposed to UGC. Additionally, our findings demonstrate that exposure to UGC mediates the relationship between UGC exposure and consumers' attitudes toward online fashion shopping, specifically regarding PU and PEOV. The results align with the findings of Djafarova & Bowes (2021) regarding social media sites such as Instagram and Pinterest, playing an important role in influencing customers' fashion decisions by providing a forum for fashion inspiration and current trends. Further, they are often used as a reference for purchasing decisions (Thoumrungroje, 2014). Thus, when consumers see UGC as a source of fashion inspiration, they are more likely to feel inspired and driven to purchase, resulting in higher levels of PU and PEOV. Furthermore, due to consumers becoming sick and tired of advertising, Dahlén (2020) argues it is time for Truly Good Advertising (TGA), the kind of advertising that isn't just good

for the advertiser but also gives something in return for the consumers whether the advertising's aim to sell is fulfilled or not. In this study, we see evidence of UGC contributing to significantly higher levels of inspiration for the item's clothing styling as compared to BGC, meaning consumers of this type of content can find styling inspiration from browsing retailer's web pages featuring UGC, getting inspired whether they decide to make the purchase or not. It suggests that implementing UGC into a retailer's marketing mix may be one step closer to TGA, the kind of advertising that satisfies both parties, the retailers and the consumers.

Further, the findings align with previous studies on UGC's impact on the perceived risk of online shopping for clothes. Our results indicate the same results as previous research (Jarvenpaa et al., 2000; Pavlou, 2003) regarding the fact that trust and risk are intertwined in online shopping, that an increase in consumer trust in an online retailer lessens the perceived risk associated with purchasing. As a result, the perceived risk reduction significantly mediates the relationship between content type and PEOV; however, not between content type and PU. However, it might not be surprising that consumers frequently consult UGC to lower perceived risk as it is viewed as a more trustworthy source of fashion inspiration than BGC (Mir & Rehman, 2013; Nash, 2019; Dover, 2019, as cited in Djafarova & Bowes, 2021). Therefore, UGC can play an essential role in lowering perceived risk and enhancing trust in online fashion businesses, leading to higher purchase intention and PEOV. Consumers frequently consult UGC to reduce ambiguity and perceived risk, demonstrating that it plays a vital role in risk reduction in online shopping (Hong et al., 2017). It is worth emphasizing, however, that UGC can help credibility by providing social proof and increasing trust in the online shop (Mir & Rehman, 2013). Consumers may see UGC as more authentic and trustworthy than the retailer's own product descriptions and photographs, potentially increasing the online store's trustworthiness. As a result, to increase their PU and minimize their consumers' perceived risk, online retailers should focus on creating credibility and trust through numerous techniques such as UGC, extensive product information, and customer service.

Regarding the perceived social presence, current findings are congruent with prior research on the fact that online compared to offline purchasing settings, e-commerce sites can be perceived as lacking human warmth and friendliness because they are impersonal, faceless, and mechanical (Hassanein & Head, 2007). The present study revealed a more substantial association between consumers' perceptions of social presence on the web page when exposed to UGC vs. BGC, implying that UGC has a more significant impact on perceived social presence. Social presence significantly compensates for the lack of face-to-face interaction

between suppliers and buyers. Nevertheless, the present study did not find social presence as a significant mediator in the relationship between content type and the web page's perceived usefulness or ease of visualization. A possible explanation could be that social presence may not be as essential for perceived usefulness or ease of visualization as other aspects, such as content quality and relevancy or website navigation ease. More than the content's level of social presence may be required to compensate for the lack of face-to-face interaction between the supplier and the buyer. It may not significantly affect the perceived usefulness or ease of visualization.

Our study underscores the importance of incorporating UGC into fashion retailers' web pages to improve users' attitudes toward fashion e-commerce. The findings suggest that UGC can increase perceived credibility, inspiration, and social presence while reducing perceived risks. The study highlights perceived credibility and inspiration as mediators of the relationship between UGC exposure and users' positive attitudes toward the usefulness and ease of visualization of a fashion retailer's web page. Moreover, the study emphasizes the importance of considering the specific types of content used in web page design.

5.1.2 Circumstances where User-Generated Content Excels in Fashion E-Commerce

Several factors were found to moderate both perceived ease of use and ease of visualization of viewing UGC. As levels of PEOV for viewers of UGC continuously exceed BGC, moderation of PU derives the focal insights. The present study reveals that UGC is most appreciated in terms of users seeing its usefulness on the product page, in cases where the website's consumers enjoy shopping, are very active on social media, and especially when consumers use it to gather fashion inspiration. Importantly, those of the viewers who like the styling of the UGC featured on the product page provided the strongest moderation effect regarding the perceived usefulness of the web page. Consumers more concerned with shopping quickly and efficiently found UGC less useful on websites when trying to accomplish this goal. Surprisingly, consumers used to browsing online shops found UGC much less useful than those less acquainted with browsing and ordering clothing online.

Consumers with high levels of social media users reported higher levels of both PU and PEOV, confirming the findings of Perea Y Monsuwé et al. (2004), that experience with online shopping leads to higher levels of ease of use of online shopping, arguing that experience should be considered as an antecedent in the technology acceptance model. Our study, however, also finds that those with great experience using social media and those using social media for fashion inspiration also find UGC incorporated on the web page to be more useful, suggesting that

experience mediates both POEV and PU. On the other hand, the enjoyment of shopping for fashion was also found to positively moderate both attitudes of PU and PEOV of the web page, though moderating PU more strongly, confirming previous research (Childers et al., 2001; Lee et al., 2005; Van der Heijden, 2003). Nevertheless, the most significant positive moderator of the perceived usefulness of the web page was that consumers liked the styling of the user's clothing in the UGC. It has been argued that intrinsic motivation, enjoying a process in and of itself, is crucial for technology use (Venkatesh & Speier, 2000), which is in line with the current findings of viewers like the styling of the UGC, positively moderating the perceived usefulness of the product page due to the intrinsic enjoyment the viewers receive from using the web page.

The results also suggest that UGC may not be as beneficial in all circumstances—the results revealed a tendency of speed and efficiency negatively moderating PU. Consumers who prefer speed and efficiency while shopping perceived the web pages' alternative content featuring UGC as less useful. Although levels of PEOV were considered higher for all consumers, disregardless of efficiency, consumers with less focus on speed found the ease of visualization higher for UGC than those with a strong emphasis on speed. PU may score lower for those focusing on efficiency as they are exposed to a brand new type of content (UGC) on the product page and are thus unable to process it as quickly as the BGC they are used to seeing on fashion retailers' websites. These consumers may also not give themselves enough time to try to visualize the items fit compared to consumers not concerned about the speed at which they complete their shopping. Similar results were observed with the frequency of online browsing of fashion shops, which was shown to moderate the PU of the web page negatively. Mortimer et al. (2016) reported that risk pertains regardless of purchase frequency in online grocery shopping. Although it may also apply in online fashion retailing, it does not fully explain the negative moderation effect on PU. It may be so that consumers who browse and shop for online clothing often know their measurements and can rely on sizing information to judge fit and or have learned to judge what will fit them and what will not, meaning they do not perceive UGC as useful as those not as used to shopping for clothes online, who can, with UGC, better picture themselves in clothing worn by another user as opposed to a model.

Finally, the study results reveal that some clothing categories may be better suited to being displayed using UGC. The results suggest that a difference in the level of PU for UGC and BGC arises only for certain clothing categories, in our case, the dress category. Although UGC, compared to BGC of all categories of clothing examined, provided greater perceived ease to visualization, a significant difference exists in perceived usefulness among the different clothing

categories featured. The dress category was the only category in which UGC was perceived as more useful than a BGC-containing web page. The results suggest that certain clothing categories are perceived to be more useful than others for being displayed using UGC—the generalization of the clothing category most appropriate to feature UGC in the product view remains to be examined.

5.2 Managerial Implications

Based on the present paper, several managerial implications can be drawn. First and foremost, online fashion merchants should prioritize incorporating UGC onto their web pages to improve customers' attitudes regarding online fashion e-commerce pages. This can boost their website's legitimacy, motivate their visitors, reduce perceived risks, and provide a sense of social presence. Secondly, UGC significantly impacts customers' judgments of source credibility, inspiration, and risk reduction, influencing their PU and PEOV of modeled apparel items. As a result, fashion e-commerce retailers should prioritize UGC to increase their websites' credibility, usability, and user experience.

By including UGC, fashion retailers can improve the usability of their online pages and increase customers' perceptions of the ease with which apparel goods can be visualized. Additionally, fashion merchants may create a more engaging and personalized user experience that promotes community development and encourages consumers to share their experiences with the brand by adding UGC. This can boost client loyalty, brand satisfaction, and advocacy (Aljarah et al., 2022). Furthermore, fashion retailers can use these findings to improve user collaboration and encourage UGC creation. Encouraging users to create and share material can increase the quantity and quality of UGC on the website, resulting in a better user experience, thus, user satisfaction levels. Furthermore, fashion retailers can use UGC to reposition and launch new products, increasing their chances of success in today's fast-changing environment, where innovation and constant improvement are crucial for future success.

Finally, our results show that retailers whose customer base is very active on social media and uses it as a style inspiration should begin implementing UGC on their online product pages. Finding UGC that suits the styling taste of consumers becomes influential for the PU of the product page, and thus retailers need to gauge what styling will be well received by its customer base. This is manageable for small retailers with a niched customer base but may prove challenging for larger, multinational brands with a wide range of customers. Featuring UGC in e-commerce was also evidenced to provide greater visualization abilities for consumers not experienced in online shopping, so retailers and e-tailers can lower the perceived risk of new

customers purchasing clothing online. Furthermore, fashion retailers should monitor the value of their publicly available UGC and strive to feature high-quality, well-crafted product pages that consumers perceive as valuable. This can result in a better product display for the products and, thus, increased satisfaction and sales (Duan, 2021; Xia & Zhou, 2020). Understanding the impact of UGC on consumer perceptions allows retail owners to make informed decisions about what media to include, which benefits both *media owners* (the customers posting content with the retailers' products) and *advertisers* (the retailer using the customers' media to display product(s) for future customers).

5.3 Limitations & Suggestions for Further Research

Leveraging UGC has been shown to effectively highlight fashion products in online e-commerce displays of merchandise. Although the research was well-planned and executed, it is important to recognize the potential constraints of being one of the first of its kind in the field. Due to a time restraint, there was a delimitation of exclusive focus on consumers' perceptions and intentions regarding the integration of UGC on fashion retail websites, as well as delimitations resulting in limitations of the sample characteristics due to the convenience and snowball sampling method (e.g., respondents constrained to mainly Sweden and likely were similar in psychographics). Furthermore, the omission of a nuanced consideration of potential sub-dimensions within the examined constructs is another limitation, specifically related to the fact that the study only measured the primary variable of PU and PEOV using three questions each instead of the more comprehensive four-item scale as used in the final version of TAM by Davis & Venkatesh (1996) as well as by Venkatesh (2000). The study may have yet to fully capture the complexity and nuances of PU and PEOV as it did not consider all potential sub-dimensions or aspects within these constructs. Therefore, the findings should be cautiously approached as they may only partially comprehend these constructs.

Furthermore, although this study provides valuable insights, it is vital to recognize its limitations and evaluate other aspects that influence customer behavior in UGC and fashion retail. The study only looked at a few apparel categories and collected UGC solely through Instagram. More research is required to investigate aspects other than those examined in this study. Additionally, future research could investigate how different types of UGC, including reviews, photographs, or videos, influence adoption, intentions, and behavior. It would also be valuable to explore how the presentation of UGC, such as the order of display or the prominence of specific categories, influences the behavior of online fashion customers. Moreover, this study did not explore potential differences in attitudes toward UGC for various clothing categories or

between shoppers with different buying orientations. Future research could delve into these areas to understand how buyers' perceptions of UGC vary based on shopping motivations and intentions.

As the images included in the experiment depict only the UGC of females, future studies should investigate whether the same effects hold for male UGC. Furthermore, the study did not account for potential variations in the PU of UGC based on the price range of clothing items. Future research could examine whether the item's price influences UGC's PU, particularly for luxury or higher-priced fashion products. Besides, the study included participants of all genders, while the UGC images primarily represented stereotypical women and did not include men or less stereotypical Western populations. Future research could include a more diverse range of UGC and participants to enhance the generalizability of the findings. In conclusion, it would be beneficial for future research to examine how cultural and geographical variations affect people's perception of UGC in clothing assessment. Additionally, exploring the advantages of combining both UGC and BGC in online fashion e-commerce, and assessing whether these findings can be applied to other industries, would be worthwhile. More research is needed to grasp UGC's impact on fashion e-commerce comprehensively. Accordingly, combining UGC and BGC in e-commerce should be explored, studying the influence of models, influencers, or celebrities and targeting specific customer segments. Additionally, longitudinal studies with larger sample sizes would be valuable.

5.4 Conclusion & Final Remarks

This study investigates how UGC influences consumers' perception of online fashion purchases. The results indicate that incorporating UGC on fashion retailer websites significantly impacts consumers' views toward online fashion shopping. UGC increases perceived credibility and inspiration while decreasing perceived risks and increasing social presence. Fashion retailers should prioritize including UGC on their web pages to enhance consumers' online shopping experiences, improve perceptions of visualization ease, and foster positive attitudes towards their brands. The effectiveness of UGC depends on factors such as consumers' enjoyment of shopping, social media usage, and the hunt for fashion inspiration. Understanding these factors allows retailers to optimize users' perceptions of usefulness and ease of visualization. Retailers should consider social media usage and fashion inspiration to use UGC effectively. Understanding these factors can help fashion retailers enhance consumers' perceptions. Further research is necessary to understand the role of social presence in compensating for the lack of face-to-face interaction in e-commerce.

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APPENDIX

Appendix A. The Pre-Study Results

The following three categories (Dress, Jacket, and Jeans) and respective images representing those were chosen for the main study based on the results are shown below. The remaining six product web pages created are not presented below as they did not perform as clear results for consensus for BCC vs. UGC, and/or the attractiveness had a significant difference when comparing the mean results for the product web pages created by the use of BCC vs. UGC—and will therefore not be a part of the major or main study.

(i.) The Questionnaire and Histogram of Results



(ii.) Statistical analysis of the results

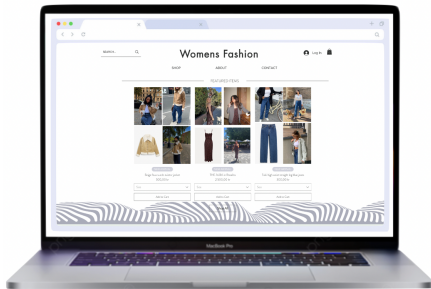
The Dress		The Jacket		The Jeans	
Brand-Generated vs. User-Generated		Brand-Generated vs. User-Generated		Brand-Generated vs. User-Generated	
Mean for the BCC-web page design = 4.70	Mean for the UGC-web page design = 1.55	Mean for the BCC-web page design = 4.91	Mean for the UGC-web page design = 2.27	Mean for the BCC-web page design = 4.47	Mean for the UGC-web page design = 2.06
⇒ Shows a clear difference in the participants' mean (3.15). Both of these are considered to be the real/correct content, i.e., they are perceived equally as correct.		⇒ Shows a clear difference in the participants' mean (2.64). Both of these are considered to be the real/correct content, i.e., they are perceived equally as correct.		⇒ Shows a clear difference in the participants' mean (2.41). Both of these are considered to be the real/correct content, i.e., they are perceived equally as correct.	
Attractiveness		Attractiveness		Attractiveness	
Difference	0.420	Difference	0.340	Difference	0.380
Standard error	0.241	Standard error	0.255	Standard error	0.221
95% CI	-0.0620 to 0.9020	95% CI	-0.1690 to 0.8490	95% CI	-0.0622 to 0.8222
t-statistic	1.742	t-statistic	1.336	t-statistic	1.718
DF	61	DF	61	DF	61
Sig. level	P = 0.0865	Sig. level	P = 0.1866	Sig. level	P = 0.0908
⇒ Not a significant* difference between the model's attractiveness on BCC vs. UGC		⇒ Not a significant* difference between the model's attractiveness on BCC vs. UGC		⇒ Not a significant* difference between the model's attractiveness on BCC vs. UGC	

[Based on the use of 0.05, i.e., 5% p-level as significance level]

Appendix B. Main Study Design & Questions

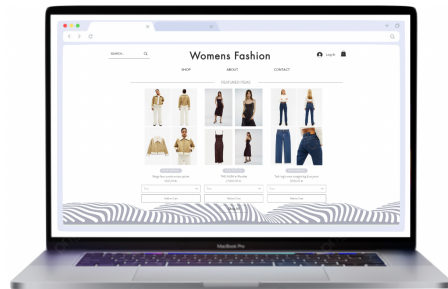
User-Generated Content Web page

[<https://hannahqu01.wixsite.com/fashion-store-a>]

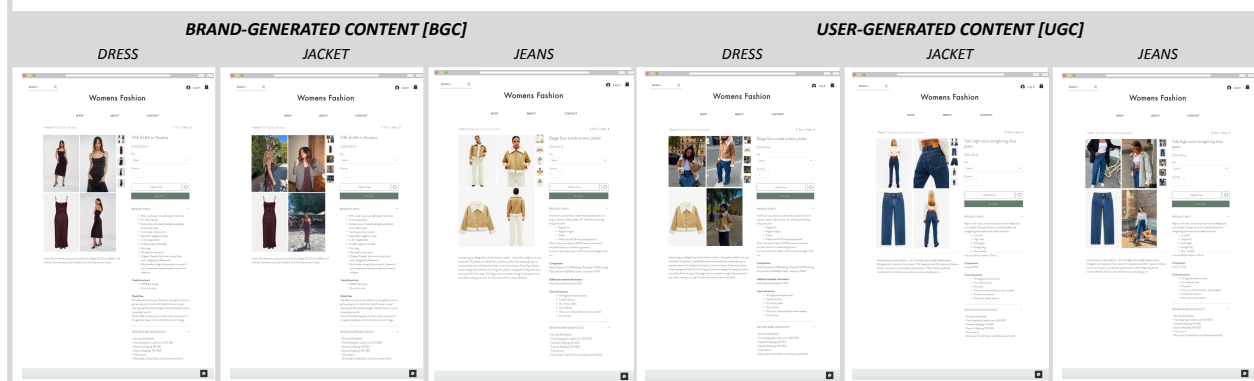


Brand-Generated Content Web page

[<https://hannahqu01.wixsite.com/fashion-store-b>]



Imagine you are visiting a retailer that comes to mind when shopping or looking to shop for fashion for yourself (or a friend), by looking at the pictures on this web-page, please answer the following questions:



How much do you agree or disagree with the following statements?

I. I think the process of using this type of product page will allow me to complete my task in a more efficient manner

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

II. I think using this type of product page will be useful

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

III. I think using this type of product page will have some advantages

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

How much do you agree or disagree with the following statements?

I. I think using this type of product page will help me picture what the clothing item will look like on me / my friend

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

II. I think using this kind of product page makes me think of situations where I/my friend could wear this clothing item

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

III. I think using this type of product page makes me more certain if this clothing item would suit me/my friend

(1) Strongly Disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree (10)

This type of web-page content feels...

Incense	☐	☐	☐	☐	☐	☐	☐	☐	☐	Sincere
Untrustworthy	☐	☐	☐	☐	☐	☐	☐	☐	☐	Trustworthy
Unbiased	☐	☐	☐	☐	☐	☐	☐	☐	☐	Biased
Undependable	☐	☐	☐	☐	☐	☐	☐	☐	☐	Dependable

Please drag the bars according to how much you agree with the statements...

Strongly disagree ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Strongly Agree

i. I get styling/pairing inspiration from the product images



ii. I get inspiration from these sorts of product images



Please drag the bars according to how much you agree with the statements ...

Strongly disagree				Strongly Agree
-------------------	--	--	--	----------------

i. *I feel certain about the fit (how this would fit on me/my friend)*

ii. *I feel certain about how the material looks like in real life*

iii. *I get a good feel for what this item will look like in real life*

iv. *I can imagine what this looks like on different body types*

Please drag the bars according to how much you agree with the statements ...

Strongly disagree				Strongly Agree
-------------------	--	--	--	----------------

i. *There is a sense of human contact on this product page*

ii. *There is a sense of human warmth on this product page*

iii. *There is a sense of sociability on this product page*

How frequently do you browse online shops for clothes?

a. Daily

b. A few times a week

c. A few times a month

d. A few times a year

e. Never

I get pleasure and enjoyment from the sake of shopping for clothes ...

(1) Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	(5) Strongly agree
--------------------------	-------------------	----------------------------	----------------	-----------------------

I see clothes shopping as a task that I want to complete as quickly and efficiently as possible ...

(1) Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	(5) Strongly agree
--------------------------	-------------------	----------------------------	----------------	-----------------------

I like the way this clothing item has been styled ...

(1) Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	(5) Strongly agree
--------------------------	-------------------	----------------------------	----------------	-----------------------

Approximately how much time do you spend on social media(s) per day?

a. < 1 hour

b. 1-2 hours

c. 2-3 hours

d. 3-4 hours

e. 4-5 hours

f. > 6 hours

What social media platforms do you use the most / are you most active on? (OBS, here you can select multiple options)

Instagram	Youtube	Facebook	Twitter	Tiktok
Pinterest	Snapchat	Reddit	Other	Non/I don't use social media(s)

I use social media(s) for style inspiration...

(1) Does not describe me	Describes me slightly well	Describes me moderately well	Describes me very well	(5) Describes me extremely well
-----------------------------	----------------------------	------------------------------	------------------------	------------------------------------

What gender do you identify as?

a. Male

b. Female

c. Non-Binary / Third gender

d. Prefer not to say

How old are you? _____

What was this survey about?

a. Horseback Riding Tours

b. Facebook marketplace

c. Online Grocery Shopping

d. Online Fashion Shopping

e. Ninja Turtles at Skansen

Appendix C. Additional Descriptive statistics: Sample population

TABLE 9. Descriptive statistics of variables & Independent Samples T-test

Experimental group, sorting		BGC [n = 184]			UGC [n = 178]			Total [n = 362]		t-test of mean diff.
Variable	Item	N	%	mean _{BGC}	N	%	mean _{UGC}	N	%	p-value
Gender	Female	122	66.3%		121	68.0%		243	67.1%	
	Male	57	31.0%		57	32.0%		114	31.5%	
	Non-binary / Third-Gender / prefer not to say	5	2.7%		0	0.0%		5	1.4%	
Age / Generation	Gen Z	119	64.7%		116	65.2%		235	64.9%	
	Gen X	26	14.1%		20	11.2%		46	12.7%	
	Gen Y	31	16.8%		36	20.2%		67	18.5%	
	Baby Boomers	8	4.3%		6	3.4%		14	3.9%	
				29.70			29.84			0.920
Approximately how much time do you spend on social media(s) per day?	< 1 hour	23	12.5%		23	12.9%		46	12.7%	
	1-2 hours	67	36.4%		63	35.4%		130	35.9%	
	2-3 hours	51	27.7%		46	25.8%		97	26.8%	
	3-4 hours	28	15.2%		25	14.0%		53	14.6%	
	4-5 hours	11	6.0%		13	7.3%		24	6.6%	
	> 6 hours	4	2.2%		8	4.5%		12	3.3%	
How frequently do you browse online shops for clothes?	Never	6	3.3%		5	2.8%		106	29.3%	
	A few times a year	33	17.9%		37	20.8%		152	42.0%	
	A few times per month	68	37.0%		59	33.1%		49	13.5%	
	A few times per week	58	31.5%		58	32.6%		36	9.9%	
	Daily	19	10.3%		19	10.7%		19	5.2%	
Get pleasure and enjoyment from the sake of shopping for clothes?	Strongly Disagree	8	4.3%		11	6.2%		19	5.2%	
	Somewhat Disagree	20	10.9%		16	9.0%		36	9.9%	
	Neither Agree nor Disagree	25	13.6%		24	13.5%		49	13.5%	
	Somewhat Agree	81	44.0%		71	39.9%		152	42.0%	
	Strongly Agree	50	27.2%		56	31.5%		106	29.3%	
See clothes shopping as a task that I want to complete as quickly and efficiently as possible?	Strongly Disagree	26	14.1%		34	19.1%		60	16.6%	
	Somewhat Disagree	49	26.6%		41	23.0%		90	24.9%	
	Neither Agree nor Disagree	36	19.6%		35	19.7%		71	19.6%	
	Somewhat Agree	48	26.1%		37	20.8%		85	23.5%	
	Strongly Agree	25	13.6%		31	17.4%		56	15.5%	
Use social media(s) for style inspiration?	Strongly Disagree	46	25.0%		38	21.3%		84	23.2%	
	Somewhat Disagree	41	22.3%		37	20.8%		78	21.5%	
	Neither Agree nor Disagree	46	25.0%		44	24.7%		90	24.9%	
	Somewhat Agree	32	17.4%		36	20.2%		68	18.8%	
	Strongly Agree	19	10.3%		23	12.9%		42	11.6%	

Note: Significance at: *p < 0.10, **p < 0.05 and ***p < 0.001.

TABLE 10. Social Media Platform Usage

[Distribution between Experiment Groups (BGC vs. UGC) and Total Sample Size]

	Instagram		Youtube		Facebook		Twitter		Tiktok		Pinterest		Snapchat		BeReal		Reddit		Other		None	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
BGC [n = 184]	157	85.3%	67	36.4%	81	44.0%	21	11.4%	53	28.8%	33	17.9%	70	38.0%	25	13.6%	15	8.2%	14	7.6%	2	1.1%
UGC [n = 178]	143	80.3%	84	47.2%	68	38.2%	24	13.5%	53	29.8%	26	14.6%	55	30.9%	19	10.7%	15	8.4%	15	8.4%	6	3.4%
Total [n = 362]	300	82.9%	151	41.7%	149	41.2%	45	12.4%	106	29.3%	59	16.3%	125	34.5%	44	12.2%	30	8.3%	29	8.0%	8	2.2%

Appendix D. Additional Descriptive Statistics: PU & PEOV

TABLE 11. Perceived Usefulness & Ease of Visualization

Perceived Usefulness (PU)													
Percentage of participants who indicated ...													
Item	(1) Strongly Disagree	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10) Strongly Agree	Cronbach Alpha	Index mean value	Std. Deviation
Brand-Generated Content													
I think the process of using this type of product page will allow me to complete my task in a more efficient manner	1.1%	2.2%	4.9%	7.1%	7.6%	10.9%	12.0%	22.3%	16.8%	15.2%			
I think using this type of product page will be useful	1.1%	1.1%	4.9%	5.4%	4.9%	10.9%	13.6%	22.8%	15.8%	19.6%	.946	7.319	2.089
I think using this type of product page will have some advantages	1.1%	2.7%	4.3%	3.3%	4.9%	13.0%	19.0%	20.7%	9.8%	21.2%			
User-Generated Content													
I think the process of using this type of product page will allow me to complete my task in a more efficient manner	2.2%	1.1%	3.9%	3.9%	9.0%	12.9%	10.7%	20.2%	15.2%	20.8%			
I think using this type of product page will be useful	2.8%	1.1%	0.6%	5.6%	6.2%	7.9%	14.6%	18.5%	19.1%	23.6%	.912	7.564	2.008
I think using this type of product page will have some advantages	1.1%	1.7%	1.1%	2.8%	6.2%	15.2%	12.4%	19.1%	16.9%	23.6%			
Perceived Ease of Visualization (PEOV)													
Percentage of participants who indicated ...													
Item	(1) Strongly Disagree	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10) Strongly Agree	Cronbach Alpha	Index mean value	Std. Deviation
Brand-Generated Content													
I think using this type of product page will help me picture what the clothing item will look like on me / my friend	2.2%	1.6%	9.2%	7.6%	7.6%	14.1%	15.8%	16.3%	9.8%	15.8%			
I think using this kind of product page makes me think of situations where I/my friend could wear this clothing item	4.3%	4.3%	16.3%	14.7%	10.3%	10.9%	12.5%	10.3%	8.2%	8.2%	.852	6.205	2.154
I think using this type of product page makes me more certain if this clothing item would suit me/my friend	2.2%	3.8%	8.7%	12.0%	12.0%	14.1%	13.6%	12.5%	9.2%	12.0%			
User-Generated Content													
I think using this type of product page will help me picture what the clothing item will look like on me / my friend	0.6%	2.2%	3.9%	4.5%	3.4%	9.6%	13.5%	18.5%	19.1%	24.7%			
I think using this kind of product page makes me think of situations where I/my friend could wear this clothing item	1.7%	2.2%	5.1%	6.7%	4.5%	13.5%	18.0%	11.2%	18.5%	18.5%	.826	7.410	1.919
I think using this type of product page makes me more certain if this clothing item would suit me/my friend	1.1%	2.2%	2.8%	6.2%	7.3%	9.0%	20.2%	17.4%	14.6%	19.1%			

Appendix E. Additional Descriptive Statistics: Antecedents

TABLE 12(a). Perceived Credibility

Item	Brand-Generated Content					User-Generated Content				
	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation
<i>This type of web-page content feels... (1) Insincere - (10) Sincere</i>	6.87	2.050				7.43	1.874			
<i>This type of web-page content feels... (1) Untrustworthy - (10) Trustworthy</i>	7.19	2.046				7.47	1.835			
<i>This type of web-page content feels... (1) Unbiased - (10) Biased</i>	5.90	2.120	.857	6.614	1.714	6.24	2.078	.856	6.960	1.596
<i>This type of web-page content feels... (1) Undependable - (10) Dependable</i>	6.49	1.972				6.70	1.843			

TABLE 12(b). Perceived Inspiration

Item	Brand-Generated Content					User-Generated Content				
	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation
<i>I get styling/pairing inspiration from the product images</i>	4.84	2.916				6.42	2.734			
<i>I get inspiration from these sorts of product images</i>	4.94	2.823	.884	4.891	2.717	6.47	2.641	.917	6.441	2.583

TABLE 12(c). Perceived Risk Reduction

Item	Brand-Generated Content					User-Generated Content				
	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation
<i>I feel certain about the fit (how this would fit on me/my friend)</i>	4.35	2.639				5.17	2.708			
<i>I feel certain about how the material looks like in real life</i>	4.53	2.483				5.63	2.697			
<i>I get a good feel for what this item will look like in real life</i>	5.21	2.448	.867	4.364	2.151	6.57	2.440	.855	5.514	2.196
<i>I can imagine what this looks like on different body types</i>	3.36	2.608				4.68	2.671			

TABLE 12(d). Perceived Social Presence

Item	Brand-Generated Content					User-Generated Content				
	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation	Mean	Std. Deviation	Cronbach Alpha	Index Mean Value	Std. Deviation
<i>There is a sense of human contact on this product page</i>	4.07	2.565				6.24	2.688			
<i>There is a sense of human warmth on this product page</i>	3.72	2.607	.940	3.915	2.462	6.18	2.653	.933	6.152	2.510
<i>There is a sense of sociability on this product page</i>	3.96	2.640				6.03	2.676			

Appendix F. Correlation Matrix

TABLE 13. Correlation Matrix - Content Type & Antecedents

BGC [n= 184]							UGC [n= 178]						
	(1)	(2)	(3)	(4)	(5)	(6)		(1)	(2)	(3)	(4)	(5)	(6)
(1) PERCEIVED USEFULNESS	1						(1) PERCEIVED USEFULNESS	1					
(2) PERCEIVED EASE OF VISUALIZATION	0.573***	1					(2) PERCEIVED EASE OF VISUALIZATION	0.593***	1				
(3) PERCEIVED CREDIBILITY	0.462***	0.553***	1				(3) PERCEIVED CREDIBILITY	0.569***	0.565***	1			
(4) PERCEIVED INSPIRATION	0.355***	0.589***	0.496***	1			(4) PERCEIVED INSPIRATION	0.498***	0.571***	0.485***	1		
(5) PERCEIVED RISK REDUCTION	0.393***	0.635***	0.658***	0.578***	1		(5) PERCEIVED RISK REDUCTION	0.499***	0.647***	0.665***	0.639***	1	
(6) PERCEIVED SOCIAL PRESENCE	0.223**	0.462***	0.544***	0.551***	0.659***	1	(6) PERCEIVED SOCIAL PRESENCE	0.501***	0.587***	0.594***	0.654***	0.719***	1

Note: Significance at: *p < 0.10, **p < 0.05 and ***p < 0.001.