User Generated Content and Source Credibility Influence on Restaurant Consumer Decision Making

Chintia Romadayanti[1*], Heri Setiawan[2], Kiki Azakia[3]
Politeknik Negeri Sriwijaya, Palembang, Indonesia[1,2,3]
chintiaromadayanti@polsri.ac.id[1*], heri.setiawan@polsri.ac.id[2], azakia19@polsri.ac.id[3]

Abstract
Purpose: This study examines the influence of User Generated Content (UGC) and source credibility on consumer decision making in restaurant selection, focusing on consumers in Palembang City. It aims to understand how user created online content and perceived credibility shape consumer preferences and purchase behavior.

Methodology/approach: A quantitative survey in Palembang was conducted involving 204 respondents who had previously used social media or online platforms before choosing a restaurant. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test both direct and indirect relationships among the variables.

Results/findings: The findings show that UGC has a significant positive impact on consumer decisions both directly and indirectly. UGC also enhances perceptions of source credibility, which in turn significantly affects decision making. Furthermore, source credibility partially mediates the relationship between UGC and consumer decisions. Text-based reviews were found to be more influential than visual content, suggesting the presence of demographic and cultural differences among respondents.

Conclusions: The results confirm that credible and authentic UGC plays a crucial role in influencing restaurant choice behavior. Consumers are not only influenced by content availability but also by its trustworthiness and relevance.

Limitations: The purposive sampling focused on young female respondents, limiting generalizability. The removal of some indicators highlights the need for refined measurement tools, particularly for visual media.

Contribution: This study expands consumer behavior theory and provides practical insights for restaurant managers to strengthen digital trust and engagement.

Keywords: *Consumer Decision, Source Credibility, User Generated Content (UGC)*

How to Cite: Romadayanti, C., Setiawan, H., Azakia, K. (2026). User Generated Content and Source Credibility Influence on Restaurant Consumer Decision Making. *Studi Akuntansi, Keuangan, dan Manajemen,* 5(3), 69-80.

1. Introduction

Consumer behavior in choosing restaurants has changed significantly in the digital era. Previously, decisions were shaped by direct recommendations from family or friends (word of mouth), whereas today, consumers increasingly rely on User Generated Content (UGC). UGC includes online reviews, food photos, short videos, and customer comments on platforms such as Google Reviews, Instagram, TikTok, and food delivery applications. This form of content plays a crucial role in shaping perceptions about food quality, service, and restaurant atmosphere.

The importance of UGC is reflected in empirical findings. A report by Bright (2023) shows that 87% of consumers read online reviews before visiting a local business,S while 72% prefer restaurants with higher ratings. Stackla (2019) further notes that 86% of consumers view authenticity as a key factor in brand choice, with 60% perceiving UGC as the most authentic and influential form of content. These insights highlight that UGC not only informs consumers but also functions as an effective marketing tool. Restaurants can gain popularity through viral content on Instagram or TikTok, while negative reviews may result in declining customer visits.

In the current digital landscape, communication channels such as social media, review platforms, and live streaming have become essential in shaping consumer decision-making processes. Recent studies confirm the growing influence of digital marketing tools in building consumer trust and purchase intentions. Aini & Zagladi (2025) found that influencer marketing and e-WOM on TikTok significantly affect skincare purchasing decisions through credible endorsements and positive consumer reviews. Similarly, Irrawati & Isa, (2025) revealed that influencer credibility combined with interactive live streaming strengthens consumer confidence and stimulates purchasing behavior, while Wulandari & Isa, (2025) showed that online reviews and flash sale promotions effectively increase purchase intentions through positive consumer attitudes.

Supporting this evidence, Filieri, (2015) demonstrated that credible online reviews substantially influence consumer intentions, while Purnawirawan et al., (2015) emphasized that the emotional tone of reviews directly shapes restaurant selection decisions. Nonetheless, the comparative effectiveness of different UGC formats textual, visual, and video-based remains insufficiently explored. Smith & Hilton (2022) suggested that reviews written by ordinary consumers tend to appear more authentic than those from influencers, whereas Hussain et al., (2023) highlighted the persuasive strength of visual elements in enhancing restaurant appeal. Despite the growing body of research, there remains a gap in understanding which UGC formats are most effective and how source credibility shapes consumer decision-making. This is particularly important given that 94% of consumers are more likely to visit a business after reading positive reviews, and 82% avoid those with negative reviews (Review Trackers, n.d., 2023). In a highly competitive restaurant industry, such insights are critical for developing effective digital marketing strategies.

Based on this background, the present study aims to analyze the influence of UGC and source credibility on consumer decisions in choosing restaurants, with a focus on consumers in Palembang. Using a quantitative survey method, this research is expected to provide theoretical contributions to the literature on digital consumer behavior and practical implications for restaurant businesses in designing strategies that optimize UGC for customer engagement.

2. Literature Review and Hypotheses
2.1. *User Generated Content (UGC)*
User-Generated Content (UGC) is defined as content in the form of text, images, or videos created and shared by consumers rather than by companies (Santos, 2021). UGC is considered an authentic source of information because it originates from real consumer experiences and is not directly influenced by corporate marketing strategies. In the restaurant context, UGC can take the form of customer reviews, photos of food, dining atmosphere, or even videos of dining experiences, all of which play a crucial role in shaping potential consumers' perceptions.

According to Luo & Lee (2022), the quality of UGC can be measured through four main dimensions: content authenticity, content interestingness, content usefulness, and content valence. These dimensions emphasize that UGC not only provides additional information but also helps build trust, increase consumer interest, and influence consumer preferences. In addition to these dimensions, this study also incorporates the aspect of content type produced by consumers. Content type refers to whether the shared content is in the form of text, images, or videos, each of which carries a different persuasive strength in influencing consumer perceptions and decisions (Santos, 2021). Therefore, this research seeks to analyze not only the quality of UGC but also which form of content exerts the strongest influence on consumer decision-making in choosing restaurants.

2.2. Source Credibility

Source credibility is defined as the extent to which an information source is perceived as trustworthy and possessing relevant expertise. Ohanian (1990) identifies three main aspects of source credibility: trustworthiness, expertise, and attractiveness, which determine the persuasiveness of a message. Similarly, Wang et al., (2022) highlight that in the context of online reviews, the perception of review credibility moderates consumer responses, where not only the sentiment (positive or negative) but also the credibility of the review plays a critical role in influencing purchasing outcomes. In the restaurant industry, reviews from ordinary customers are often perceived as more credible than those from influencers, as they are considered more honest and unbiased. Therefore, this study adopts the three dimensions from Ohanian, (1990), namely trustworthiness, expertise, and attractiveness, to measure source credibility.

In research on restaurants, source credibility is not only attached to the individual who provides the review but also to the social media platform where the review is published. This is important because consumers' perceptions of information credibility may vary depending on the platform used. For instance, Instagram and TikTok are often perceived as more persuasive due to their strong visual content (Djafarova & Trofimenko, 2019), whereas Google Review or Facebook emphasize more on informative and detailed aspects of reviews (Filieri, 2015). YouTube, on the other hand, provides a deeper experience since consumers can watch longer and more detailed video reviews, thereby enhancing trust (Purnawirawan et al., 2015).

Therefore, this study incorporates the measurement of which social media platforms (Instagram, TikTok, YouTube, Facebook, and Google Review) exert the strongest influence on consumer decision making when choosing a restaurant. This approach aims to assess not only the overall strength of source credibility but also how consumers perceive credibility based on the platforms they rely on when seeking restaurant references.

2.3. Consumer Decision

Consumer decisionvmaking is a process in which individuals choose a product or service among several alternatives. Kotler & Keller (2015) define consumer purchase decisions as a complex process influenced by cultural, social, personal, and psychological factors. Engel, J. F et al., (1995) add that consumer decision-making is a conscious act of selecting the most suitable option based on rational evaluation. In the restaurant context, consumer decision-making involves recognizing the need to dine out, searching for information through online reviews, comparing different restaurants, making the purchase decision, and evaluating the dining experience afterward. In line with Kotler & Keller (2015), consumer decision-making in this study is measured through five stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

2.4. Relationships Between Variables

User Generated Content (UGC) plays a significant role in influencing consumer behavior, particularly in the context of restaurant selection. UGC created by consumers such as text, images, and videos is perceived as a more authentic source of information compared to company generated marketing content (Santos, 2021). High quality UGC characterized by authenticity, interestingness, usefulness, and positive valence can enhance consumer trust, generate interest, and shape preferences toward specific restaurants (Luo & Lee, 2022). Thus, UGC can be viewed as an independent variable that directly affects consumer decision-making.

In addition to UGC quality, the type of content also plays a role in strengthening its relationship with consumer decisions. Text based content tends to provide descriptive information, images can visualize atmosphere and products, while videos offer a deeper and more immersive experience (Santos, 2021). These differences in content types create variations in persuasive strength, which ultimately impact the extent to which UGC influences consumer decision-making when choosing a restaurant.

Furthermore, source credibility is another factor influencing consumer acceptance of UGC. Source credibility is not only attached to the individual providing the review but also to the social media

platform where the review is published. The three main dimensions of credibility trustworthiness, expertise, and attractiveness, Ohanian (1990) serve as key indicators in determining how convincing a review is perceived by consumers. Prior research has shown that reviews from ordinary consumers are often considered more credible than those from influencers, as they are perceived as more honest and unbiased (Q. Wang et al., 2022).

Moreover, different social media platforms shape consumer perceptions of credibility in varying ways. Instagram and TikTok are often seen as more persuasive due to their strong visual dominance (J. Wang, 2024), Google Review and Facebook emphasize more detailed and factual aspects of reviews (Filieri, 2015), while YouTube offers an in-depth experience through longer and more comprehensive video reviews, thereby enhancing trust (Purnawirawan et al., 2015). Therefore, the influence of UGC on consumer decision-making is determined not only by content quality but also reinforced or weakened by source credibility and the platform through which the content is published.

Meanwhile, consumer decision making in the restaurant context is understood as a series of stages starting from need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Keller, 2015 ; Engel, J. F et al., 1995). In this study, UGC is positioned as an external factor influencing these stages. Source credibility and the social media platform where the information is found act as reinforcing factors in the relationship between UGC and consumer decisions, while content type (text, image, video) further moderates the effectiveness of UGC in influencing the final consumer choice.

Thus, the relationship among variables in this study can be summarized as UGC positively influencing consumer decision-making, with source credibility and media platform serving as reinforcing factors, and content type as an additional dimension determining the effectiveness of UGC's influence on consumer decisions.

2.5. Theoretical Framework
The theoretical framework is designed to guide the research by defining the relationships between variables. This framework explores how UGC, source credibility affect consumer decision making and UGC affect source credibility. Additionally, source credibility serves as a moderating variable between UGC and consumer decision. Theoretical reviews, observed phenomena, and previous studies form the basis for the framework and hypotheses in this research.
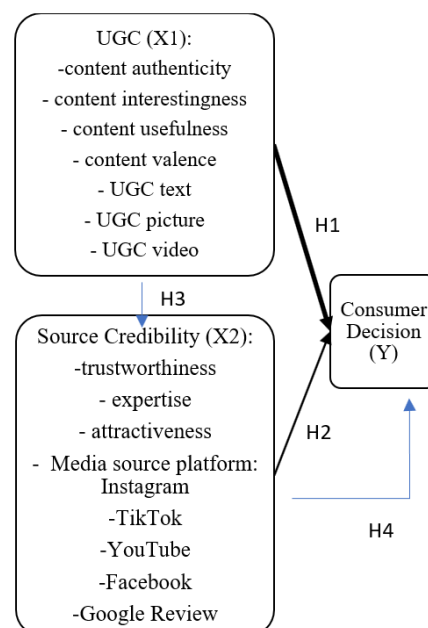

Figure 1. Theoretical framework
Source: Author's construction for this study

3. Methodology

3.1. Research Scope

This research focuses on the restaurant industry, particularly in the context of how User Generated Content (UGC) on various digital platforms influences consumer decision-making in choosing restaurants. The geographical scope of the study is limited to the city of Palembang)

3.2. Types and Sources of Data

The data used in this research consist of both quantitative and qualitative data. Quantitative data are obtained from surveys measured using a Likert scale, while qualitative data are collected through interviews to gain deeper insights into consumer preferences toward different types of UGC. The sources of data include primary data gathered directly from respondents through questionnaires and interviews, and secondary data derived from academic journals, industry reports, as well as digital platform reports related to the number of users and the level of engagement with UGC.

3.3. Population, Sample, and Sampling Technique

The population of this study includes all restaurant consumers in Palembang who have used User Generated Content (UGC) as a consideration before choosing a restaurant. Since the population is unlimited and heterogeneous, a non-probability sampling approach was applied for efficiency.

The sampling technique used is purposive sampling, with inclusion criteria requiring respondents to reside in Palembang, be at least 17 years old, have used social media or digital platforms to view UGC before choosing a restaurant, and be willing to participate voluntarily. This method was chosen because not all individuals in Palembang are relevant UGC users in the culinary context, and the study focuses on digitally active consumers.

The sample size was determined using Hair, J. F et al., (2010), which suggests 5–10 times the number of questionnaire items in multivariate analysis. With approximately 20–25 items, the minimum sample size is 125. To ensure reliability and account for invalid responses, the study targets 150 respondents.

3.4. Approach of Analysis: SEM-PLS via SmartPLS

This study applies Structural Equation Modeling (SEM) with a variance-based approach, namely Partial Least Squares SEM (PLS-SEM), using SmartPLS software. SmartPLS is widely used for analyzing complex models, offering tools to assess validity, reliability, path relationships, and advanced features such as bootstrapping, HTMT, PLSpredict, and multigroup analysis.

1. Measurement/OuterModel

The measurement model is evaluated through construct validity and discriminant validity.

a. Convergent Validity is assessed using outer loadings (≥ 0.70), Average Variance Extracted (AVE ≥ 0.50), and Composite Reliability (CR ≥ 0.70) (Hair et al., 2019).

b. Discriminant Validity is examined using the Heterotrait-Monotrait Ratio (HTMT), where values must be ≤ 0.85 (strict criterion) or ≤ 0.90 (liberal criterion), and also consider Cross loading value, fornell lecker value (Henseler et al., 2015).

2. Model Fit and Quality Assessment

The structural model is further assessed for explanatory and predictive power:

a. Coefficient of Determination (R^2): Indicates the variance explained in the endogenous variables, with thresholds of 0.25 (weak), 0.50 (moderate), and 0.75 (substantial) (Hair et al., 2019).

b. Effect Size (f^2): Evaluates the impact of exogenous constructs on endogenous constructs, categorized as 0.02 (small), 0.15 (medium), and 0.35 (large) (Cohen, 2013)

c. Predictive Relevance (Q^2): Obtained via blindfolding; values >0 indicate predictive relevance, with >0.25 considered large predictive accuracy (Hair et al., 2019)

3. Hypothesis Testing

Hypothesis testing determines the significance of relationships between variables using bootstrapping. Results are considered significant when t-statistic > 1.96 and p-value < 0.05 (two-tailed test) (Hair et al., 2019) Two types of relationships are tested:

a. Direct effects between independent and dependent variables.
b. Indirect effects where the relationship is mediated or moderated by another variable.

4. Results and Discussion

In this study, a total of 204 respondents completed the research questionnaire. The majority of respondents were female, with 158 individuals (77.5%), while male respondents accounted for 46 individuals (22.5%). The data also show that 85 respondents (42%) had a high school or equivalent educational background, 75 respondents (37%) held a diploma or bachelor's degree, and 44 respondents (21%) had a master's degree or higher.

Table 1. Respondent Characteristics

Characteristic		Freq	%
Gender	Male	46	22,5 %
	Female	158	77,5 %
	Total	204	100 %
Educational Background	High School or Equivalent	85	42 %
	Diploma or Bachelor's Degree	75	37 %`
	Master's Degree or >	44	21 %
	Total	204	100 %
Age	< 25 years old	90	44 %
	26-35 years old	69	34 %
	36-45 years old	15	7 %
	> 45 years old	30	15 %
	Total	204	100 %

Source: Data processing results (2025)

4.1. Measurement/Outer Model

4.1.1. Construct Validity Test Results

The validity test was conducted through convergent validity, as shown in Table 2

Table 2 Construct Validity Test Results

Indicator	Loading Factor	Average Variance Extracted (AVE)	Composite Reliability
UGC 1	0.845	0.641	0.925
UGC 2	0.888		
UGC 3	0.819		
UGC 4	0.647		
UGC 5	0.865		
UGC Text	0.713		
UGC Video	0.801		
SC 2	0.708	0.573	0.842
SC 3	0.792		
SC 5	0.796		
SC Google Review	0.744		
CD 1	0.813	0.681	0.895
CD 2	0.845		
CD 3	0.828		
CD 5	0.815		

Source: Data processing results (2025)

During the first run of the smartpls application, several indicators had loading factor values below 0.70, and the ave value for the source credibility variable was below 0.50. Therefore, several indicators with values below 0.70 were removed. According to Hair, J. F et al., (2010), indicators with very low outer

loadings or loading factors, namely below 0.40, must always be removed from the construct. Therefore, the researchers removed the indicators ugc image, sc 1, sc 4, sc fb, sc ig, sc tiktok, sc youtube, and cd 4. After these indicators were removed, the ave value for the source credibility variable, which was initially 0.405, increased to 0.573. As seen in table 2, although there is one loading factor value that is still below 0.70, because all variables have ave values above 0.50 and cr values are also above 0.70, the data in this study can be declared valid and has met the criteria for convergent validity.

4.1.2. Discriminant Validity Test Results

After all convergent validity criteria are declared valid, the next step is to test discriminant validity by looking at the fornell-larcker criteria and heterotrait-monotrait ratio (htmt) values as in the table below:

Tabel 3 Fornell-Larcker Criteria

	UGC	**Source Credibility**	**Consumer Decision**
UGC	0.801	0.676	0.752
Source Credibility		0.757	0.701
Consumer Decision			0.825

Source: Data processing results (2025)

Tabel 4 Heterotrait-Monotrait Ratio (HTMT)

	UGC	**Source Credibility**	**Consumer Decision**
UGC		0.806	0.854
Source Credibility			0.87
Consumer Decision			

Source: Data processing results (2025)

The results of the fornell-larcker test in table 3 show that the square root of the ave value is greater than the correlation value between constructs, so all variables have met the validity requirements. Furthermore, table 4 shows that all htmt values are <0.90, so all variables can be declared reliable.

4.2. **Model Fit and Quality Assessment**
4.2.1. Determinant Coefficient (R2) Test

The results of the determinant coefficient (r2) test are presented in table 5.

Table 5 Determinant Coefficient Test (R Square)

	R Square Adjusted	
Consumer Decision	0.63	Moderat
Source Credibility	0.454	Moderat

Source: Data processing results (2025)

According to Chin & Marcoulides, (1998) the r-square value is categorized as strong if it is more than 0.67, moderate if it is more than 0.33 but lower than 0.67, and weak if it is more than 0.19 but lower than 0.33. Both variables have coefficient of determination values that are included in the moderate category. As shown in table 5, the r2 value of the consumer decision variable is 0.63, so that 63% of the consumer decision variable can be explained by ugc and source credibility. While the remaining 37% can be explained by other variables. Meanwhile, the r2 value of the source credibility variable is 0.454 so that 45.4% of the source credibility variable can be explained by ugc, while the remaining 54.6% is explained by other variables.

4.2.2. Effect Size Test Results (ƒ2)

Table 6. Effect Size Analysis (ƒ2).

	UGC	**Source Credibility**	**Consumer Decision**
UGC		0.84	0.388
Source Credibility			0.188

Consumer Decision			

Source: Data processing results (2025)

Table 6 shows that the f2 value of the ugc variable plays a significant role in consumer decisions because the f2 value is greater than 0.35, namely 0.388. In addition, ugc also plays a significant role in source credibility because the f2 value is 0.84. For the role of source credibility on consumer decisions, the value is 0.188, which means its role is moderate.

4.2.3. Predictive Relevance Test Results (Q2)

Table 7. Predictive Relevance Test (Q2)

	Q^2 (=1-SSE/SSO)
Consumer Decision	0.423
Source Credibility	0.253
UGC	

Source: Data processing results (2025)

Table 7 shows that the Q2 value for the consumer decision variable and the source credibility variable is more than 0, which means that the model in this study has predictive relevance.

4.3. Hypothesis Test Results

The results of this hypothesis testing using the bootstrapping technique in the smartpls application and are summarized in table 8.

Table 8 Path Coefficient Test

H	Variable	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	
H1	UGC -> CD	0.511	6.967	0	Sig.
H2	SC -> CD	0.356	4.805	0	Sig.
H3	UGC -> SC	0.676	12.156	0	Sig.

Source: Data processing results (2025)

The results of the hypothesis testing are presented in table 8. UGC significantly influences consumer decisions with a coefficient of 0.511. The large t-statistic (6.967) and very small p-value (0) indicate a highly significant relationship between ugc and consumer decisions. Source credibility also significantly influences consumer decisions with a coefficient of 0.356. The relatively high t-statistic (4.805) and very small p-value indicate that source credibility significantly influences consumer decisions. Meanwhile, the effect of ugc on source credibility has a coefficient of 0.676 and a very large t-statistic (12.156). All relationships tested in the hypotheses (h1, h2, and h3) were found to be significant, with a very small p-value (0), indicating that each relationship between variables in this model has a strong and significant influence. Ugc significantly influences both consumer decisions and source credibility, while source credibility also significantly influences consumer decisions. To test hypothesis 4 (h4), namely that user generated content (UGC) has a positive and significant effect on consumer decisions in choosing a restaurant through source credibility, the results can be seen in table 9. The table shows that this indirect effect is significant with a coefficient of 0.24, a t-statistic value of 4.291, and a very small p-value (0). This means that ugc has an impact on consumer decisions by increasing source credibility, and this relationship is proven to be significant in the model.

Table 9 Specific Indirect Effect Test

	Variable	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	
H4	UGC -> SC -> CD	0.24	4.291	0	Sig.

Source: Data processing results (2025)

4.4. Discussion

The results of the study indicate that all proposed hypotheses are supported significantly. First, the hypothesis that UGC positively influences consumer decision-making is supported with a path coefficient of 0.511 (t = 6.967; p < 0.001). This suggests that the more abundant and higher the quality of user-generated content, the greater the likelihood that consumers will use it as a reference in choosing a restaurant. This finding is consistent with Filieri (2015) who emphasized that the credibility of online reviews is strongly influenced by message quality, information consistency, and perceived authenticity, which ultimately drive purchase decisions. The meta-analytic study Purnawirawan et al., (2015) also supports this finding by showing that review valence (both positive and negative) strongly affects consumer attitudes and behaviors. Thus, this study strengthens the evidence that UGC is a key factor in shaping consumer decisions, especially when the content is perceived as relevant and authentic.

Second, the hypothesis that UGC positively influences source credibility is also supported with a coefficient of 0.676 (t = 12.156; p < 0.001). This means that UGC not only serves as an informational tool but also enhances consumers' perception of the content creator's credibility. This result is consistent with Ohanian, (1990) source credibility theory, which emphasizes trustworthiness, expertise, and attractiveness as determinants of credibility. Q. Wang et al., (2022) further argued that the credibility of eWOM is built upon informational determinants (such as quality and content consistency) and normative determinants (such as social support, likes, or votes). This aligns with the current study, which shows that content perceived as relevant, detailed, and authentic is more likely to increase consumer trust.

Third, the hypothesis that source credibility positively influences consumer decision-making is supported with a coefficient of 0.356 (t = 4.805; p < 0.001). This indicates that the higher the level of source credibility, the greater the likelihood that consumers will trust and follow the given recommendation. This finding is consistent with Djafarova & Trofimenko (2019) who showed that micro-celebrities or nano influencers on social media can influence their followers, particularly when they present themselves authentically, honestly, and transparently. Thus, source credibility is proven to be an essential element in strengthening the impact of UGC on consumer behavior.

Fourth, the results confirm a partial mediation effect of source credibility on the relationship between UGC and consumer decision-making. The indirect effect of 0.240 (t = 4.291; p < 0.001) indicates that part of UGC's influence on consumer decision-making occurs through source credibility. This shows that UGC affects consumer decisions both directly and indirectly through the channel of perceived trust. This finding is consistent with Indonesian studies such as Wisianto & Keni (2023) who found that UGC enhances brand loyalty through trust. However, other research Triono et al., (2021) showed that the effectiveness of UGC may vary depending on product categories and consumer involvement levels. Hence, this study strengthens the understanding that credibility is a crucial mechanism in explaining how UGC works, although the strength of this effect may be moderated by the context of products or services.

A deeper interpretation suggests that consumers do not merely look at the amount or existence of UGC, but also evaluate the trustworthiness of such content. The elimination of several visual indicators such as images and some social media platform items due to low convergent validity points to a unique behavioral pattern among respondents. Most respondents young women under the age of 25 are indeed active users of visual platforms such as Instagram or TikTok. However, when it comes to making dining decisions, they tend to rely more on textual reviews or platforms with high reputational credibility, such as Google Review. This finding slightly differs from the international literature, which highlights the persuasive power of visual content Djafarova & Trofimenko, (2019) thereby indicating that local context must be considered in future research.

When compared with prior studies, the findings of this research mostly align with the existing literature: UGC strongly influences consumer decisions (Filieri, 2015; (Purnawirawan et al., 2015), source credibility is a key factor (Q. Wang et al., 2022 ; Djafarova & Trofimenko, 2019) and the mediation path through credibility is also found in Indonesian contexts (Wisianto & Keni, 2023). Nonetheless, an

interesting divergence emerges: while some studies emphasize the importance of visual content, this study reveals that local respondents place greater trust in textual reviews. This difference may be explained by cultural, demographic, and media consumption factors that distinguish Indonesian consumers from those in other countries.

The practical implications of these findings emphasize that restaurant owners should not only encourage the creation of UGC but also ensure the credibility and quality of that content. Strategies such as displaying verified consumer reviews, promptly responding to negative feedback, and promoting authentic and informative posts can enhance trust and positively affect consumer decision-making.

Although this study provides valuable theoretical and practical insights, several limitations should be acknowledged. The purposive sampling, dominated by young female respondents, limits generalizability. The removal of certain indicators also suggests the need for improved measurement instruments, particularly in assessing visual platform effectiveness. Moreover, the cross-sectional design restricts the ability to draw full causal conclusions. Future studies are recommended to employ longitudinal or experimental approaches and include more diverse demographic groups for broader applicability.

The present findings also align with recent digital marketing research emphasizing the power of credible online communication in shaping consumer behavior. Consistent with Nasrulloh et al., (2025) this study confirms that UGC and e-WOM foster consumer trust, which in turn enhances purchasing and repurchasing behavior. Similarly, Angelia & Widjaja (2024) demonstrated that influencer endorsements positively influence purchase intentions and decisions, underscoring the persuasive strength of credible digital figures. Furthermore, Risal et al., (2024) showed that positive brand experiences enhance satisfaction and loyalty an important insight for the hospitality and restaurant industry, where experiential quality is vital for repeat patronage.

Taken together, these findings and previous studies suggest that credibility, authenticity, and experiential value are interconnected elements shaping consumer decision-making. Therefore, restaurant businesses should not only stimulate UGC creation but also cultivate trustworthy, credible, and engaging experiences to sustain consumer confidence and long-term loyalty. Future research should further explore these relationships across various product categories and cultural settings to enhance theoretical understanding of digital consumer engagement.

5. Conclusions
5.1. Conclusion
This study confirms that user generated content (UGC) has a significant positive effect on consumer decision making in restaurant selection, both directly through the authenticity and richness of information and indirectly through source credibility. The findings also highlight that source credibility serves as a partial mediator, reinforcing the importance of trust in shaping consumer behavior.

5.2. Suggestions
Theoretically, this research contributes by integrating UGC and electronic word of mouth (eWOM) with the source credibility framework, providing evidence that credibility is a key mechanism explaining UGC's persuasive power. Not all formats of UGC are equally effective: textual reviews proved more influential than visual platforms, suggesting that demographic and cultural factors may moderate these effects.

Practically, restaurant managers should focus on ensuring the quality and credibility of UGC by encouraging verified reviews, responding to negative feedback, and fostering authentic consumer experiences. Future studies are recommended to employ longitudinal or experimental designs, explore the role of valence and content format, and conduct cross-cultural comparisons to deepen understanding of how different audiences evaluate UGC.

References

Aini, N. Q., & Zagladi, A. N. (2025). TikTok sebagai Media Pemasaran Digital: Efek Influencer Marketing dan E-WOM terhadap Keputusan Pembelian Produk Skincare. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(2), 265–274. https://doi.org/10.35912/sakman.v4i2.3799

Angelia, M., & Widjaja, W. (2024). Pengaruh Selebgram Endorsement dan E-Wom terhadap Keputusan Pembelian Konsumen Bittersweet by Najla melalui Niat Beli. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(1), 13–31. https://doi.org/10.35912/sakman.v4i1.3074

Bright, L. (2023). *Local Consumer Review Survey* [Survey]. https://www.brightlocal.com/research/local-consumer-review-survey/

Chin, W., & Marcoulides, G. (1998). *The Partial Least Squares Approach to Structural Equation Modeling. Modern Methods for Business Research* (8th ed.). Lawrence Eribaum Associates. https://www.researchgate.net/publication/311766005_The_Partial_Least_Squares_Approach_to_Structural_Equation_Modeling

Cohen, J. (2013). *Statistical Power Analysis for the Behavioral Sciences* (0 ed.). Routledge. https://doi.org/10.4324/9780203771587

Djafarova, E., & Trofimenko, O. (2019). 'Instafamous' – credibility and self-presentation of micro-celebrities on social media. *Information, Communication & Society*, *22*(10), 1432–1446. https://doi.org/10.1080/1369118X.2018.1438491

Engel, J. F, Blackwell, R. D, & Miniard, P. W. (1995). *Consumer Behavior (8th ed.).* Dryden Press.

Filieri, R. (2015). What makes online reviews helpful? A diagnosticity-adoption framework to explain informational and normative influences in e-WOM. *Journal of Business Research*, *68*(6), 1261–1270. https://doi.org/10.1016/j.jbusres.2014.11.006

Hair, J. F, Black, W. C., Babin, B. J, & Anderson, R. E. (2010). *Multivariate Data Analysis (7th ed.)* (7th ed.). Pearson.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, *43*(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Hussain, Z., Khan, A., & Ali, A. (2023). The Impact of User-Generated Content, Social Interactions and virtual Economies on Metaverse Environments. *Journal of Sustainable Economics*, *1*(2), 34–44. https://doi.org/10.32734/jse.v1i2.13798

Irrawati, M. D., & Isa, M. (2025). Pengaruh Influencer Marketing dan Live Streaming terhadap Perilaku Pembelian Skintific di Tiktok Shop dengan Niat Pembelian sebagai Variabel Mediasi. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(2), 275–288. https://doi.org/10.35912/sakman.v4i2.3770

Kotler, P., & Keller, K. L. (2015). *Marketing management* (15. ed). Pearson.

Luo, W., & Lee, Y.-C. (2022). *How User-Generated Content Characteristics Influence the Impulsive Consumption: Moderating Effect of Tie Strength*. *23*, 275–294. https://doi.org/10.15813/kmr.2022.23.4.007

Nasrulloh, R. S., Rohim, A. N., & Idries, F. A. (2025). Analysis of the Influence of E-Wom on Repurchase Intention: The Mediating Role of Customer Loyalty and Satisfaction. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(2), 337–349. https://doi.org/10.35912/sakman.v4i2.3940

Ohanian, R. (1990). Construction and Validation of a Scale to Measure Celebrity Endorsers' Perceived Expertise, Trustworthiness, and Attractiveness. *Journal of Advertising*, *19(3):39-52*. https://doi.org/10.1080/00913367.1990.10673191

Purnawirawan, N., Eisend, M., De Pelsmacker, P., & Dens, N. (2015). A Meta-analytic Investigation of the Role of Valence in Online Reviews. *Journal of Interactive Marketing*, *31*(1), 17–27. https://doi.org/10.1016/j.intmar.2015.05.001

Richard Wisianto & Keni Keni. (2023). Pengaruh Konten Buatan Pengguna (Ugc) Dan Konten Buatan Perusahaan (Fgc) Terhadap Loyalitas Merek Smartphone di Indonesia Dengan Kepercayaan Merek Sebagai Variabel Mediasi [The Influence of User-Produced Content (Ugc) And Company-Produced Content (Fgc) on Smartphone Brand Loyalty in Indonesia with Brand

Trust as a Mediation Variable]. *DeReMa (Development Research of Management): Jurnal Manajemen*, *18*(1), 21–21. https://doi.org/10.19166/derema.v18i1.6464

Risal, M., Ramadhani, M., Arianto, D., Dewa, B. F., Yusuf, A. R., & Harahap, B. (2024). Pengaruh Brand Experience terhadap Brand Loyalty Pengguna Yamaha Nmax melalui Brand Trust dan Brand Satisfaction. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(1), 181–192. https://doi.org/10.35912/sakman.v4i1.3465

Santos, M. L. B. dos. (2021). The "so-called" UGC: an updated definition of user-generated content in the age of social media. *Online Information Review*, *46*(1), 95–113. https://doi.org/10.1108/oir-06-2020-0258

Smith, M. J., & Hilton, S. (2022). Adolescents' views on user-generated content and influencer marketing of e-cigarettes on social media: A focus group study. *The Lancet*, *400*(Query date: 2025-06-21 08:42:05). https://doi.org/10.1016/s0140-6736(22)02287-5

Stackla. (2019). *Consumer Content Report: Influence in the Digital Age*. https://stackla.com/resources/reports/consumer-content-report/

Trackers, review. (n.d.). *Online Reviews Statistics and Trends: A 2022 Report by ReviewTrackers*. https://www.reviewtrackers.com/reports/online-reviews-survey/

Triono, S. P. H., Huriyati, R., & Sultan, M. A. (2021). The Influence of User-Generated Content To Consumer-Based Brand Equity Through Involvement in Indonesia's Top Brand Lipstic Consumer. *Jurnal Manajemen Indonesia*, *21*(1), 17–29. https://doi.org/10.25124/jmi.v21i1.2461

Wang, J. (2024). TikTok under Marketing Saturation: Comprehensive Analysis of User-Generated Content (UGC) Marketing. *Advances in Economics, Management and Political Sciences*, *85*(1), 85–91. https://doi.org/10.54254/2754-1169/85/20240848

Wang, Q., Zhang, W., Li, J., Mai, F., & Ma, Z. (2022). Effect of online review sentiment on product sales: The moderating role of review credibility perception. *Computers in Human Behavior*, *133*, 107272. https://doi.org/10.1016/j.chb.2022.107272

Wang, X., Liu, A., & Kara, S. (2022). Constructing Product Usage Context Knowledge Graph Using User-Generated Content for User-Driven Customization. *Journal of Mechanical Design*, *145*(4). https://doi.org/10.1115/1.4056321

Wulandari, N., & Isa, M. (2025). Pengaruh Online Customer Review dan Flash Sale Promotion yang Dimediasi oleh Sikap terhadap Minat Beli Skincare Skintific pada Marketplace Shopee. *Studi Akuntansi, Keuangan, Dan Manajemen*, *4*(2), 301–315. https://doi.org/10.35912/sakman.v4i2.3874