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How Self-Disclosure Influences User-Generated Content (UGC) Marketing Communication *

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This research assesses the consequences of voluntary self-disclosure in social media settings functioning as a consumer's personality trait by navigating user-generated content (UGC) perception – drawn from source credibility and attractiveness – and UGC behavior – drawn from consumer online brand-related activities (COBRAs). The purpose of this study is to examine the extent to which self-disclosure favorably impacts perceived UGC trustworthiness and familiarity, and how this in turn influences subsequent brand attitude and purchase intention. Using 301 valid responses, a structural equation modeling (SEM) is employed. The results suggest that consumers with a high level of self-disclosure not only generate trust and familiarity toward UGC but also actively engage in UGC behavior. Perceived UGC trustworthiness and familiarity, in turn, result in positive brand attitudes and purchase intentions. Coincidentally, the findings indicate that the more consumers create, consume, or contribute to UGC, the more they purchase the products and/or brands displayed in UGC.

Keywords: Self-disclosure, User-generated content, Source trustworthiness, Source familiarity, Brand attitude, Purchase intention, Structural equation modeling

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1. Introduction

With the emergence of Web 2.0 – user-oriented Internet-based technology – which has resulted in the proliferation and diversification of social network services (SNSes), user-generated content (UGC) has gained in popularity (Christodoulides, Jevons, & Bonhomme, 2012; Daugherty, Eastin, & Bright, 2008; Sethna, Hazari, & Bergeil, 2017). UGC is defined as any type of content created by *users*, who represent consumers in general (Stöckl, Rohrmeier, & Hess, 2008). Web 2.0 has enabled collective intelligence using the *wisdom of the crowd*, thereby eliciting two-way and multi-way communication between consumers and brands (Chen, Fay, & Wang, 2011; Daugherty et al., 2008). In addition, due to the rapid global diffusion of smartphones, an acceleration has occurred in the production and sharing of content with few or no physical constraints (Melumad, Inman, & Pham, 2019). SNSes have been particularly fueled by the increased consumer desire for sharing information (Sharif, Soroya, Ahmad, & Mahmood, 2021). Armed with an abundance of information and access to high-speed data exchanges, consumers' desire for self-expression and self-disclosure has increased. Consumers nowadays are no longer passive information recipients

(Daugherty et al., 2008). As consumers are turning into an active information producer disseminating information via SNSes, companies have started focusing on the growing interest in electronic word of mouth (eWOM).

With rapidly evolving social media environments and the advent of multifarious new media options, consumers' perceptions and attitudes toward advertisements have continuously changed. As YouTube has 2 billion monthly active users worldwide as of 2019 and more than 70 percent of the viewing time on YouTube happens on mobile devices, more attention is being drawn to mobile advertisements. In 2019, mobile advertising spending worldwide reached 190 billion U.S. dollars and was anticipated to surpass 240 billion U.S. dollars by 2022 (Statista, 2020).

Contrary to general advertisements blatantly promoting brands/products, UGC embraces ordinary consumers' opinions on brands/products, and as such, more consumers rely on UGC advertisements. According to (Datawords, 2020), UGC-based advertisements have a click-through rate (CTR) that is four times higher on average than that of general advertisements. Accordingly, UGC has become more influential in the purchase decision-making process for consumers (Hazari, Bergiel, & Sethna, 2016; Malthouse, Calder, Kim, &

Vandenbosch, 2016).

With the emergence of the UGC industry, considerable research attention has been given to the motivations behind engaging in UGC-related behavior as well as the marketing communication effects elicited by UGC. However, although UGC has become a new tool for consumers to express and disclose themselves (Daugherty et al., 2008), research has not yet empirically investigated what kind of personality traits motivate UGC-related behavior. Given that a significant amount of research has been devoted to understanding the determinants of self-disclosure (Ampong et al., 2018; Chin, Su, Chen, Hou, & Huang, 2018; Gabisch & Milne, 2013; Lee, Im, & Taylor, 2008; C.-Y. Lin, Chou, & Huang, 2020; Liu, Wang, & Liu, 2019; Mouakket, 2019; Oghazi, Schultheiss, Chirumalla, Kalmer, & Rad, 2020; Sharif et al., 2021), this study is designed to demonstrate how self-disclosure affects consumers' perception of UGC and their purchase decision-making process. On top of that, this study focuses on online consumer product review photos and videos, which are two of the fastest growing forms of UGC. The current study also seeks to discuss that creating, consuming, and contributing to UGC result in an increase in purchase intention. To achieve this, online survey questionnaire was constructed, and

the structural equation modeling (SEM) was then performed to better explore whether self-disclosure on SNSes influences UGC behavior via the mediating effects of UGC perception. Ultimately, this study aims to delve deep into UGC consumer/producer traits and draw attention to the factors that marketing professionals need to consider when developing effective UGC marketing strategies.

2. Theoretical Background

1) User-Generated Content

UGC - also known as earned media - has been visible since the emergence of Web 2.0, which empowers consumers to produce content and disseminate it via an SNS (Aaltonen & Seiler, 2016; Colicev, Kumar, & O'Connor, 2019). UGC refers to any form of media content (re)created, transmitted, and consumed by the public (Daugherty et al., 2008). Different types of UGC are disseminated via a variety of social media platforms, as seen in Amazon or Yelp reviews, Reddit or Pinterest posts, and personal websites or blogs. In particular, YouTube *unboxing videos*, which show people unboxing and reviewing a product, have proven to be very popular among

consumers. The fact that UGC typically represents a consumer's distinct moment of experience is what distinguishes it from firm-generated content (FGC). Consumers find UGC more instructive and persuasive than FGC because UGC, untainted by marketing and branding jargon, allows for more genuine opinions and vicarious experiences conveyed by content producers to whom consumers can relate (Liu-Thompkins & Rogerson, 2012).

Due to the incessantly changing digital environment, it is hard to accurately define the content encompassed by UGC. Christodoulides et al. (2012) defined UGC as any type of content available on the Internet that entailed end-users' ingenuity and was not intended to manipulate other end-users since economic benefits weren't anticipated. Considering that most UGC-related studies have thus far focused on brand-related articles and/or online text-based consumer reviews (Chen et al., 2011; Hazari et al., 2016), this study differs in that it focuses on online consumer reviews in the form of photos or videos, including unboxing videos. Consumer reviews are characterized to represent consumers' personal anecdotes with products/brands and include both criticisms and affectionate dedications to them (Burmam, 2010; Gensler, Völckner, Egger, Fischbach, & Schoder, 2015)

Previous literature has discussed motivations surrounding why people create and contribute to UGC (Chen et al., 2011; Daugherty et al., 2008; Fox, Bacile, Nakhata, & Weible, 2018; Halliday, 2016; Muntinga, Moorman, & Smit, 2011; Stöckl et al., 2008). Empirical studies on the influences of UGC on consumers' perception and decision-making processes (Bickart & Schindler, 2001; Cheong & Morrison, 2008; Hautz, Füller, Hutter, & Thürridl, 2014; Hazari et al., 2016; Malthouse et al., 2016; Sethna et al., 2017). In addition, the effects of UGC on sales, brand equity, and the marketing funnel of brand awareness and satisfaction (Christodoulides et al., 2012; Colicev et al., 2019) have also received a lot of attention. (Timoshenko and Hauser, 2019) also emphasized that UGC is beneficial to determine and enhance product development strategies. Christodoulides et al. (2012) asserted that co-creation and self-concept were motivating factors for UGC creation. Narcissism has been shown to have positive effects on creating and sharing selfie content, which is also regarded as UGC (Fox et al., 2018). UGC has now been transformed into an essential vehicle of consumer self-expression (Smith, Fischer, & Yongjian, 2012). However, research has not yet empirically investigated how consumers' personality traits affect UGC perception and

UGC behavior. Since an individual's tendency to divulge personal information or candid feelings has not previously been considered as a requirement for positive UGC perception or behavior, this study focuses on self-disclosure in the context of UGC.

2) Self-Disclosure

Self-disclosure is defined as an interaction between individuals where one divulges information to others intentionally (Derlega & Berg, 1987). Self-disclosure provokes attraction and elicits trust (Joinson & Paine, 2007). Self-disclosure has often been discussed when dealing with relationship development, maintenance issues, and health-related issues (Catona & Greene, 2015). As the constant shift toward user-centered social media environments has been witnessed and SNSes have rapidly evolved into a venue for social interaction (Halliday, 2016; C.-Y. Lin et al., 2020), numerous studies have focused on self-disclosure intentions on SNSes. Cheung, Lee, and Chan (2015) have claimed that people are frequently in favor of presenting themselves and revealing their identities when constructing social networks through SNSes. According to Kim and Dindia (2011) and Melumad and Meyer (2020), uploading pictures and sharing personal straightforward

thoughts on products online are also parts of self-disclosure. The present study focuses on consumers' proactive and voluntary self-disclosure as one of their personality traits in the context of social media where reciprocal face-to-face interaction is not necessarily required.

An early study on voluntary self-disclosure in the context of blog posting uncovered that self-disclosure motivated by self-presentation resulted in psychological wellness (Lee et al., 2008). Cheung et al. (2015) found that enjoyment as well as creating and retaining relationships with others were drivers behind self-disclosure on SNSes. Previous research on the disclosure-liking relationship built on social exchange, social penetration, and information processing theory (Collins & Miller, 1994) has suggested that mutual self-disclosure behavior between individuals is highly likely to yield mutual liking. When people see other people disclosing themselves sharing experiences, consumers are more likely to trust them and build intimacy with the discloser (Sprecher, Treger, & Wondra, 2013). R. Lin and Utz (2017) have also witnessed that simply browsing zero-acquainted individuals' social media can generate a sense of familiarity and intimacy. Given the paucity of existing research of self-disclosure used as an independent variable (Catona & Greene, 2015), especially in the UGC

context, further exploration of the effects of self-disclosure on UGC perception and UGC behavior will provide more detailed and meaningful implications.

3) UGC Perception

In this study, UGC perception is defined as the way that consumers perceive UGC and can be measured by source trustworthiness and source familiarity, as developed by Kelman (1961). Many marketing communication scholars have underscored the significance of source credibility in estimating people's reactions toward information sources (Hovland & Weiss, 1951). Source credibility - consisting of the dimensions expertise and trustworthiness - stems from the presumption that consumers are more inclined to accept messages if they find them credible (Eisend, 2006; Ohanian, 1990).

Consumers find UGC more trustworthy because UGC tends to embed unbiased product usage experiences from *real* consumers' perspective and helps other consumers find the right products that align with their preferences in an intimate manner (Cheong & Morrison, 2008; Hazari et al., 2016). Pan and Chiou (2011) have found that consumers' trust in UGC - online reviews, to be more specific - exert positive influences on their attitudes toward the object shown

in the UGC, regardless of whether the content information is positive. Hautz et al. (2014) have also shown that the perceived credibility of video content created by users on video-sharing websites has a significant positive impact on their likelihood of visiting the locations promoted in the video. Given that UGC is judged to be more relevant to consumers and have greater credibility and empathy among audiences than FGC (Bickart & Schindler, 2001), trustworthiness and familiarity are chosen as key dimensions of source credibility and source attractiveness, respectively, to verify the influence on consumers' brand attitude and purchase intention. Here, perceived UGC trustworthiness refers to the extent to which UGC is perceived as possessing honesty and authenticity, whereas perceived UGC familiarity refers to the extent to which UGC is considered to possess emotional intimacy. It is thus expected that the extent of trustworthiness and familiarity allotted to UGC will influence consumer brand attitude. Hence, the following two hypotheses are derived.

4) UGC Behavior: Creating, Consuming, and Contributing to UGC

In this study, UGC behavior, which is drawn from consumers' online brand-related activities (COBRAs), is defined as consumer

activities pertaining to consumer product review photos and videos. COBRAs are classified into three possible paths that can occur during consumer interactions with brand-related content on social media: creating, consuming, and contributing (Muntinga et al., 2011). Here, while creation refers to activities generating and distributing brand-related content, consumption refers to activities watching or reading brand-related videos or review comments (Malthouse et al., 2016; Muntinga et al., 2011). Contribution refers to either user-to-content or user-to-user communication. It includes joining brand communities and leaving comments on brand-related content (Muntinga et al., 2011). Despite a rise interest in what drives UGC creation, identifying what drives UGC consumption and contribution has rarely been scrutinized previously. The present study seeks to look at UGC behavior in a more comprehensive manner. As supported by past studies, altruism, vengeance, economic incentives, a sense of belonging, self-interest, and social interaction turned out to be driving forces of the creation of UGC (Daugherty et al., 2008; Poch & Martin, 2015; Presi, Saridakis, & Hartmans, 2014). Previous research has asserted that expressing oneself is one of the reasons why consumers engage in UGC creation (Daugherty et al., 2008), and with that in mind, this study

attempts to further analyze how consumers' self-disclosure affects their interaction with UGC in the context of COBRAs. Hence:

Hypothesis 1. Self-disclosure in an SNS causes UGC behavior.

Daugherty et al. (2008) and Hautz et al. (2014) determined that positive perceptions toward UGC triggered a positive intention to consume UGC. There is a likelihood that perceived UGC trustworthiness and familiarity fostered by self-disclosure in an SNS will influence future behavior. Hence, the relationship between the level of self-disclosure and UGC behavior is speculated to be mediated by UGC perception.

Hypothesis 2. UGC perception mediates the effect of self-disclosure in an SNS on UGC behavior.

Hypothesis 2a. Perceived UGC trustworthiness mediates the effect of self-disclosure in an SNS on UGC behavior.

Hypothesis 2b. Perceived UGC familiarity mediates the effect of self-disclosure in an SNS on UGC behavior.

5) Brand Attitude

Attitude is earned by learning and refers to an individual's uniform favorable or

unfavorable judgment as to a certain behavior (Fishbein & Ajzen, 1975). The power of positive feelings and the attitude toward advertising for the formation of brand attitude has been supported by the previous study (Spears & Singh, 2004). In this study, brand attitude refers to the attitude toward the brands/products shown in UGC and is formed by UGC perception. Wilson and Sherrell (1993) argued that greater source credibility induced positive attitude change, suggesting that the greater the extent to which a consumer trusted or felt intimate with UGC, the greater the subsequent evaluations toward the brands/products would be. Hence, the following hypotheses are proposed.

Hypothesis 3a. Perceived UGC trustworthiness has a significant positive effect on attitude toward the brand/product shown in UGC.

Hypothesis 3b. Perceived UGC familiarity has a significant positive effect on attitude toward the brand/product shown in UGC.

6) Purchase Intention

Purchase intention can be defined as a consumer's consciously and deliberately planned activity before making the actual purchase (Chang & Wildt, 1994). Consistent

with extant research, this study speculates that purchase intention is influenced by brand attitude formed by UGC perception.

Hypothesis 4. Attitude toward the brand/product shown in UGC has a significant positive effect on purchase intention.

Prior studies have found that the frequency of creating UGC in the form of written texts has significant effects on purchase intention (Hazari et al., 2016), and engaging with UGC many times results in an increase in purchasing behavior (Malthouse et al., 2016). However, there is still a dearth of research investigating the effects of UGC behavior (i.e. creation, consumption, and contribution) on purchase intention in the context of the uses and gratifications (U&G) theory. Katz, Blumler, and Gurevitch (1973) described the U&G approach as social and psychological needs that led to involvement in media activities, resulting in gratifications and other relevant consequences. The U&G perspective states that individuals are goal-oriented and actively involved in using media rather than being passively exposed to media content (Katz et al., 1973). To investigate why consumers engage in UGC behavior and how UGC behavior affects their purchase intention by using the U&G approach, the

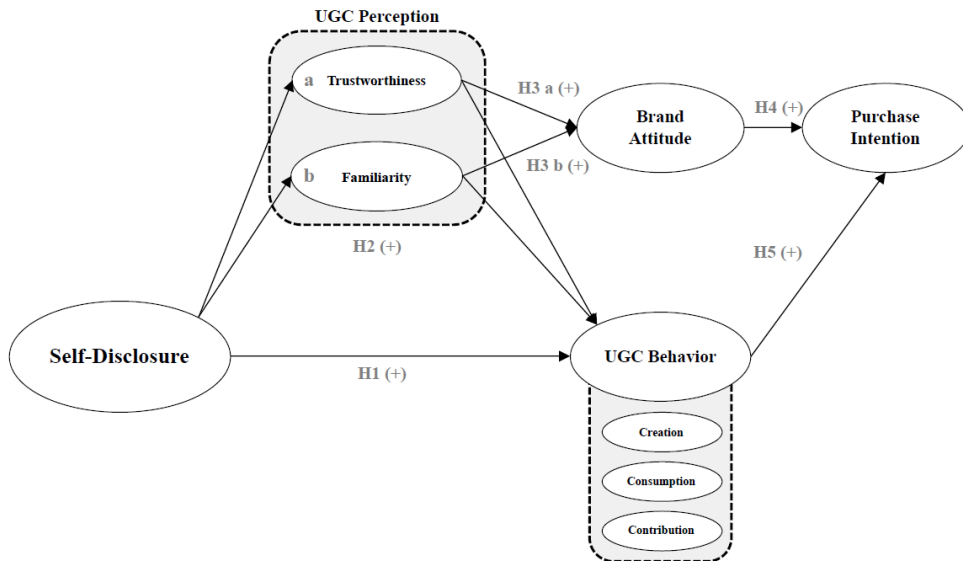


Figure 1. Conceptual (hypothesized) research model

following hypothesis is drawn.

Hypothesis 5. UGC behavior has a significant positive effect on purchase intention.

3. Methodology

Three hundred one participants from South Korea responded to the online survey, and their responses were gathered through an online panel research company. To improve data quality, people in their 20s and 30s who had used SNSes and were active on SNSes - reading or uploading posts or clicking the like button - at least one time per week were asked to proceed with the survey. The study focused on people in their

20s and 30s because the millennials in this age cohort represent consumers that rely more on UGC than any other generation (Crowdtap & Ipsos, 2014). A pretest was conducted in advance to ensure the clarity of the survey questions. The constructs shown in <Table 1> represent the latent variables and were measured in the following order. While self-disclosure (SD) and UGC behavior (UGC_BEH) were measured using seven-point Likert-type scales ranging from 1 being strongly disagree to 7 being strongly agree, seven-point semantic differential scales were employed for the measurement of perceived UGC trustworthiness (TRU), perceived UGC familiarity (FAM), brand attitude (B_ATT), and purchase intention

Table 1. Measurement of the constructs, descriptive statistics, and reliability test (*N* = 301)

Construct (Cronbach's α)	Items	Mean (Std. Deviation)	Sources
SD (.920)	SD1	3.98 (1.806)	Developed from Wheelless and Grotz (1976), Lee et al. (2008), and Sicilia, Delgado-Ballester, and Palazon (2015)
	SD2	3.65 (1.683)	
	SD3	3.81 (1.668)	
	SD4	3.64 (1.684)	
UGC_BEH (.916)	UGC_BEH1	3.37 (1.722)	Developed from Muntinga et al. (2011) and Hazari et al. (2016)
	UGC_BEH2	3.30 (1.698)	
	UGC_BEH3	4.34 (1.542)	
	UGC_BEH4	4.29 (1.594)	
	UGC_BEH 5	3.94 (1.617)	
	UGC_BEH6	3.57 (1.647)	
TRU (.924)	TRU1	4.21 (1.347)	Adopted from Ohanian (1990) and Eisend (2006)
	TRU2	4.15 (1.271)	
	TRU3	3.86 (1.278)	
	TRU4	4.04 (1.325)	
FAM (.889)	FAM1	4.82 (1.362)	Adapted from Baker and Churchill (1977) and Eisend (2006)
	FAM2	4.58 (1.323)	
	FAM3	4.73 (1.168)	
	FAM4	4.53 (1.305)	
B_ATT (.891)	B_ATT1	4.27 (1.230)	Adopted from Batra and Ahtola (1991)
	B_ATT2	4.30 (1.194)	
	B_ATT3	4.25 (1.075)	
PI (.892)	PI1	4.41 (1.215)	Adapted from Dodds, Monroe, and Grewal (1991)
	PI2	4.47 (1.159)	
	PI3	4.53 (1.193)	

Notes: Mean: 1 = "Strongly disagree" ; 7 = "Strongly agree"

If semantic differential scale, 1 indicates negative adjective; 7 indicates positive adjective.

(PI). Every scale was developed and adapted from the previous literature, and, where possible, existing validated scales were adopted (see <Table 1> and <Appendix I >). Survey participants were instructed that UGC refers to online consumer product review photos and videos initially generated by other end-users in the context of social media, such as Instagram and YouTube, prior to measuring UGC_BEH. Relevant examples of product review photos and

videos were also provided alongside a description of UGC.

Since the use of SEM has been increasing in social sciences, a confirmatory factor analysis (CFA) and SEM were conducted using AMOS 27.0. The CFA was used to better understand the causal relations of the latent variables by reducing measurement error. This study also employed traditional measures of demographics - i.e. gender, age, education, occupation, and time spent

daily on SNS.

No missing values or outliers were identified within the demographic data, and all of the observed variables' skewness and kurtosis were less than the absolute value of 2. We found evidence that the data set with the valid sample of three hundred one was normally distributed and appropriate to be used for the CFA and SEM. Cronbach's α for each construct was also satisfactory (see <Table 1>). The sample consisted of 151 men (50.2%) and 150 women (49.8%) with an average age of 30. Office workers represented the largest segment (34.9%) followed by students (21.6%). More than half of the respondents had a bachelor's degree (60.5%) or higher (11.6%). A majority of respondents were heavy SNS users and spent between 1 and 3 hours per day (54.5%).

4. Results

The SEM using a maximum likelihood as an estimation method was conducted. To validate the measurement model, convergent validity and discriminant validity were examined (Campbell & Fiske, 1959) (see <Table 2>). The Harman's single factor test for common method bias (CMB) (Fuller, Simmering, Atinc, Atinc, & Babin, 2016; Podsakoff & Organ, 1986) was also conducted and this study confirmed that the non-rotated single factor accounted for less than 50% of the total variance (44.015%), indicating the absence of CMB. The structural model analysis was subsequently conducted using a model fit assessment and hypothesis testing (see <Tables 3 and 4>). As shown in <Table 2>, the construct reliability (CR) of

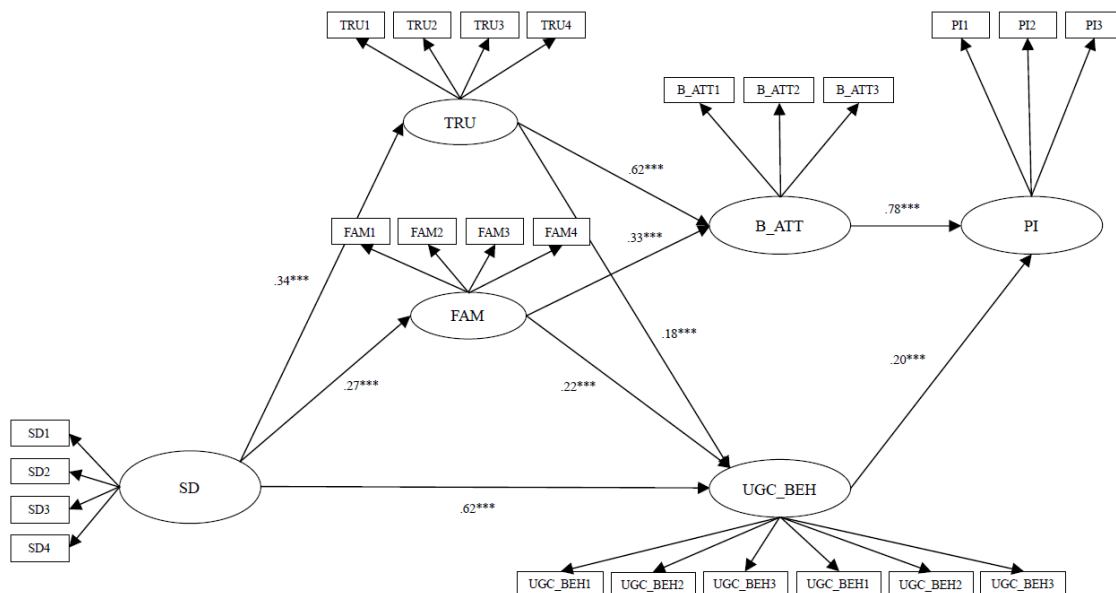
Table 2. Convergent validity and discriminant validity test

Construct	CR	SD	UGC_BEH	TRU	FAM	B_ATT	PI
SD	.93	.76					
UGC_BEH	.91	.716	.63				
TRU	.92	.345	.478	.74			
FAM	.89	.251	.438	.512	.68		
B_ATT	.91	.224	.387	.754	.602	.76	
PI	.91	.314	.503	.695	.623	.784	.77

Notes: Italic bold values placed diagonally are each construct's AVE. Values under the diagonal line are correlations.

Table 3. Structural model fitness

χ^2 (p)	CMIN/DF	SRMR	GFI	AGFI	NFI	IFI	TLI	CFI	RMSEA
392,020 (.000)	1.675	.0475	.904	.877	.918	.974	.969	.974	.047



*** $p < .001$

Figure 2. Standardized estimates for the conceptual research model

each latent variable exceeded 0.7, and all average variance extracted (AVE) values were greater than 0.5. This corroborates convergent validity. To determine the discriminant validity, the square root of the AVEs need to be compared with the correlations between constructs (Fornell & Larcker, 1981). As the square root of the AVE for each latent variable turns out to be higher than the correlations between all latent variables, discriminant validity of the measurement model was established. The measurement model fit was good in general (e.g., CMIN/DF = 2.678; CFI = 0.936; RMSEA = 0.075).

The structural model analysis was based on the conceptual research model (Figure.

1)). The squared multiple correlations (SMC) were greater than 0.4, and there was an absence of negative error variances or excessively large modification indices. Given those results, and given that standard errors should be confirmed (Bagozzi & Yi, 1988), the structural model of this study was satisfactory for further path analysis. The analysis of the hypothesis testing, including standardized regression weights (λ) and the critical ratio (C.R.), is displayed in Table 4).

As it is highly likely that the χ^2 difference test would have failed to fully address the overall goodness-of-fit of the structural model (Bagozzi & Yi, 1988), other model fit indices were examined, including a GFI greater than 0.9, CMIN/DF below 3, and

RMSEA below 0.08, even though no universal clear-cut guidelines exist. As can be seen in <Table 3>, a satisfactory IFI and CFI greater than 0.9 and SRMR less than 0.05 were confirmed. The structural model fit thus turned out to be generally acceptable.

As summarized in <Table 4>, consumers' self-disclosure on SNSes has a significant influence on UGC behavior. Hypothesis 1 is thus supported. Consumers' self-disclosure on SNSes has a significant influence on UGC perception. Our results suggest that a high level of self-disclosure on SNSes can provoke trust and familiarity toward UGC. UGC perception has a significant influence on brand attitude, and this supports

Hypotheses 3a and 3b. Both brand attitude and UGC behavior have significant influences on purchase intention. Hypotheses 4 and 5 are therefore supported. Additionally, as summarized in <Table 5>, the Sobel test (Sobel, 1982) and the bootstrapping approach were performed to identify the statistical significance of the mediating and indirect effects of UGC perception. The bootstrapping results revealed that there was an indirect effect between self-disclosure on SNSes and UGC behavior. As presented in <Table 5>, the z-values of the Sobel test were found to be greater than 1.96, which corroborates the statistical significance of the mediating effects of both perceived UGC trustworthiness

Table 4. Hypothesis testing

Hypothesis	Direct Path	Relationship	λ	C.R.	Result
H1	SD → UGC_BEH	+	.618 ^{***}	11,323	Supported
	SD → TRU	+	.342 ^{***}	5,612	
	SD → FAM	+	.269 ^{***}	4,376	
	TRU → UGC_BEH	+	.184 ^{***}	3,362	
	FAM → UGC_BEH	+	.223 ^{***}	4,169	
H3a	TRU → B_ATT	+	.624 ^{***}	11,072	Supported
H3b	FAM → B_ATT	+	.331 ^{***}	6,495	Supported
H4	B_ATT → PI	+	.783 ^{***}	13,388	Supported
H5	UGC_BEH → PI	+	.199 ^{***}	4,071	Supported

*** $p < .001$

Table 5. Standardized mediating effects of UGC perception and hypothesis testing

Hypothesis	Path	Relationship	Indirect effects (Sobel test)	Result
H2	SD → UGC_BEH	+	0.179 ^{**}	Supported
H2a	SD → TRU → UGC_BEH	+	0.140 (2,865) ^{**}	Supported
H2b	SD → FAM → UGC_BEH	+	0.139 (3,046) ^{**}	Supported

** $p < .01$ (two-tailed)

and familiarity. UGC perception thus proved to mediate the interplay between self-disclosure and UGC behavior. Here, Hypotheses 2a and 2b are supported.

5. Conclusions and Discussion

In spite of a slew of previous empirical studies that have explored how consumers perceive UGC, little is known about the effects of consumers' personality traits on UGC perception and UGC-related behavior. The present study aimed to understand the discrepancy between the level of a consumer's voluntary self-disclosure in social media and that consumer's subsequent perceptions on UGC. Along with this, the relation between UGC perception and brand attitude and purchase intention was established. The mediating role of UGC perception on the relationship between self-disclosure and UGC behavior (creation, consumption, and contribution) was also examined. This study further examined how UGC behavior affected purchase intention. To comprehensively assess and develop a hypothesized research model using a survey method (Bagozzi and Yi 2012), the CFA and SEM were used. The aforementioned hypotheses were supported, and the model fit of the verified structural model was

acceptable in general (e.g., GFI = 0.904, CFI = 0.974, RMSEA = 0.047). The results suggested that consumers with a high level of voluntary self-disclosure in SNSes not only generate trust and familiarity toward UGC but are also active in engaging UGC behavior. Specifically, the increase in UGC behavior caused by self-disclosure implies that consumers with a high level of self-disclosure are more likely to be involved in UGC creation, consumption, and contribution. This research found that UGC behavior has a significant impact on purchase intention; the more often consumers create, consume, or contribute to UGC, the more they want to purchase the product/brand shown in the UGC. For example, Apple's Shot on iPhone campaign asked iPhone users to upload their best shots taken on an iPhone on social media with the hashtag #ShotOniPhone. This encouraged consumers to engage with their iPhones to a greater extent, which subsequently helped boost iPhone sales numbers compared to the previous year. In a similar vein, GoPro's #milliondollarchallenge, Doritos' #BurnSelfie, and Lululemon's #thesweatlife campaign were designed to promote both the creation of UGC and purchase of the products. These marketing campaigns leveraging the power of UGC have targeted and grabbed much more attention of digitally native consumers,

the so-called MZ generation, a newly evolving generational cohort of South Korea. Perceived UGC trustworthiness and familiarity, in turn, led to positive brand attitudes and purchase intentions. Coincidentally, this study confirmed that self-disclosure brings about positive UGC behavior using UGC perception as a mediator.

Contrary to extant research on UGC, this research provides practical insights into the mechanisms underlying UGC perception and UGC behavior, and it ultimately helps marketing professionals facilitate consumers' voluntary self-disclosure to improve brand attitude and purchase intention. Given that a plethora of past studies have focused on the motivations of self-disclosure in social media settings, the current study sheds light on self-disclosure as a catalyst for creating, consuming, and contributing to consumer review photos and videos in the context of SNSes. The result analysis indicates that it is imperative for marketing firms to understand and prioritize their target consumers' voluntary self-disclosure tendency when using UGC in their marketing strategies. This research contributes to the significance of empowering consumers to create, consume, and contribute to UGC to enhance consumer purchase intention. Encouraging marketing professionals and SNS developers to learn how to foster social

media environments where consumers are not reluctant to disclose their information is salient. By leveraging digital nudging (Mirbabaie, Ehnis, Stieglitz, Bunker, & Rose, 2020), self-disclosure can also be promoted.

Consumers' concerns in protecting online privacy along with unexpected breaches of confidentiality were found to exert influence on self-disclosure in social media settings (Ampong et al., 2018). In an attempt to assuage consumers who are vulnerable to self-disclosure, digital marketers need to figure out ways to establish credible security systems on SNSes. Furthermore, this study enables marketing professionals to reach business sustainability by understanding an integral role of consumers' voluntary self-disclosure in UGC marketing (Chin et al., 2018).

Academically, our findings enrich the extant literature pertaining to self-disclosure. Scant empirical attention has been given to the relationships between self-disclosure and perceived UGC trustworthiness and familiarity by applying the disclosure-liking approach. This study confirmed that the disclosure-liking relationship applies in the context of social media. By measuring UGC behavior, the present research also contributes to explaining that consumers' purchase intentions can be influenced by several factors other than brand attitude,

There are also limitations to this research. First, the factors that constitute UGC behavior may not be exhaustive. Taking into account the fact that other UGC-related activities exist (depending on the types of social media) can yield new insights. The depth and breadth of self-disclosure can be measured for future research to advance the clarity of the results. Future research may examine the relationship between the multidimensional brand attitudes and UGC behavior and the impact of UGC behavior on the formation of brand image. In addition, it is conceivable that the results may change depending on different social media platforms because of a wide array of posting styles. As individuals' cultural backgrounds may exert considerable influence on their self-disclosure in SNSes, future studies should cover diverse samples of different ethnicities and generational cohorts. Cross-cultural theories related to power distance, individualism-collectivism, and masculinity-femininity can be applied for further research.

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〈Appendix〉 I

Constructs	Items
SD	SD1 I tend to upload texts, pictures, or videos disclosing my emotions and thoughts on social media.
	SD2 I tend to like disclosing my daily life to others via social media.
	SD3 I tend to like communicating openly with others on social media.
	SD4 I often tend to upload texts, pictures, or videos showing my daily life on social media.
UGC_BEH	UGC_BEH-1 I often tend to upload pictures or videos of the products that I purchased on social media.
	UGC_BEH-2 I often tend to upload product review photos or videos on social media.
	UGC_BEH-3 I tend to like watching product review photos or videos on social media.
	UGC_BEH-4 I tend to like reading product review comments on social media.
	UGC_BEH-5 I tend to like clicking the "Like" or other engaging/sharing buttons on product review photos or videos on social media.
	UGC_BEH-6 I tend to like leaving comments on product review photos or videos on social media.
TRU	TRU1 Untrustworthy - Trustworthy
	TRU2 Unreliable - Reliable
	TRU3 Dishonest - Honest
	TRU4 Not authentic - Authentic
FAM	FAM1 Unfriendly - Friendly
	FAM2 Not intimate - Intimate
	FAM3 Unfamiliar - Familiar
	FAM4 Unattractive - Attractive
B_ATT	B_ATT1 Unfavorable - Favorable
	B_ATT2 Unlikable - Likable
	B_ATT3 Unpleasant - Pleasant
PI	PI1 No willingness to purchase the product shown in product review photos or videos
	PI2 No likelihood that I would purchase the product shown in product review photos or videos
	PI3 No consideration for purchasing the product shown in product review photos or videos



자기노출 성향이 UGC 마케팅 커뮤니케이션에 미치는 영향*

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본 연구는 소셜 미디어 환경에서 개인 성향으로써 자발적인 자기노출(self-disclosure)의 커뮤니케이션 효과를 분석하였다. 즉, 자기노출이 사용자 생성 콘텐츠(UGC) 인식과 UGC 행동에 미치는 관계를 살펴보았다. 따라서 본 연구의 목적은 자기노출 성향이 UGC 신뢰성과 친숙도(UGC 인식)에 영향을 미치고 결과적으로 브랜드태도와 구매의도에 긍정적 영향을 미치는지를 분석하는 것이다. 본 연구는 총 301 명의 설문 결과를 바탕으로 구조방정식모형(SEM)을 사용하여 가설을 검증하였다. 연구 결과 자기노출 성향이 높은 사람은 UGC 신뢰도와 친숙도도 높게 나타났으며 UGC 신뢰도와 친숙도는 UGC를 통해 소개된 브랜드태도와 구매의도도 향상시켰다. 또 UGC 신뢰도와 친숙도는 UGC 행동을 매개하여 구매의도에 긍정적 영향을 주었다. 즉, UGC의 신뢰도와 친숙도가 높으며 UGC 행동을 활발하게 하는 사람은 UGC에 등장하는 브랜드 제품을 더 많이 구매할 것으로 보인다. 본 연구결과를 바탕으로 한 효과적인 UGC 마케팅 커뮤니케이션 전략은 본문에 제안되어 있다.

주제어 : 자기노출, 사용자 생성 콘텐츠, 정보원 신뢰성, 정보원의 친숙도, 브랜드태도, 구매의도, 구조방정식 모형

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