

The Impact of Firm-Generated and User-Generated Content on Brand Loyalty on TikTok: The Role of Trust and Engagement

Burhan¹, Erna Listiana², Bintoro Bagus Purmono³, Nur Afifah⁴, Harry Setiawan⁵

¹²³⁴⁵Universitas Tanjungpura, Indonesia

Correspondent: hbur355@gmail.com

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ABSTRACT: TikTok is a leading social media platform, with Indonesia as the world's second-largest user (113 million active users). Speeds successfully utilised TikTok as a digital marketing strategy, recording sales of 12,733 seats with revenue of Rp 648.21 billion. The platform is effective because it facilitates authentic interactions between brands and consumers. This study seeks to analyse the unique effects of firm-generated content (FGC) and user-generated content (UGC) on brand loyalty inside a particular social media platform. This study examines the relationship between FGC and UGC regarding brand loyalty for Speeds items on TikTok while analyzing the mediating effects of brand trust and social media brand engagement (SMBE). The research has a quantitative design utilising a survey methodology. A purposive sample of 217 respondents was obtained from active TikTok users. Data analysis was performed with AMOS 22 software and structural equation modelling (SEM). The findings demonstrate that both FGC and UGC significantly affect the development of social media brand engagement, enhancing brand loyalty. The mediating influence of brand trust reveals a more complex relationship that requires further examination. These results align with previous research highlighting social media content's crucial role in strengthening consumer-brand relationships, particularly in environments of heightened consumer engagement.

Keywords: Firm-Generated Content (FGC), User-Generated Content (UGC), Social Media Brand Engagement (SMBE), Brand Trust, Brand Loyalty



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INTRODUCTION

TikTok quickly became a leading social media network, engaging audiences worldwide with short videos covering various content ([Purnami, 2022](#)). Digital marketing has become a very relevant and effective strategy in today's digital era, especially when marketing products and services through social media platforms such as TikTok ([Delicia & Paramita, 2022](#); [Hilal Ramadhan et al., 2021](#)). ([Kemp, 2023](#)) reported that TikTok ranks as the sixth most utilized social media platform worldwide, boasting an active user base of 42.8%. Indonesia holds the second position worldwide

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for TikTok users, boasting 113.0 million active users aged 18 and above. Digital marketing strategies involving the TikTok platform have effectively increased company sales and expanded market share (Maulana, 2024). One of the brands that successfully implemented this strategy is Speeds. (FastMoss, 2024) and (Shoplus, 2024) show that in the past month, Speeds has become one of the most promoted products by creators on TikTok in the sports and outdoor product category with a sales volume of 12,733 folding chair products with a total revenue of IDR 648.21 billion, 3.3 million related videos and 1.8 million related influencers. In addition, in terms of its brand, it is one of the most popular, with revenue of IDR 16.08 million, 35.2 million related videos, and 16.4 million related influencers (Shoplus, 2024). This platform can potentially increase brand visibility and consumer engagement (Wahid et al., 2023).

Brand loyalty is crucial in marketing strategies, particularly in today's digital landscape, where UGC and FGC on social media networks significantly influence brand loyalty dynamics. The interplay between FGC, UGC, SMBE, and brand trust has become a fundamental priority for companies aiming to improve customer loyalty. User-Generated Content (UGC) and Firm-Generated Content (FGC) on TikTok are particularly significant in shaping brand loyalty. UGC, which reflects consumers' experiences and views, can create a sense of community and belonging among users, increasing brand loyalty (Wei et al., 2023). The self-determination theory posits that when users actively create content related to a brand, they develop a deeper emotional connection, leading to increased loyalty (Li et al., 2021). When consumers see content created by other users, they tend to feel more connected and have higher trust in the brand, which can increase brand loyalty (Bairrada et al., 2019). Conversely, FGC allows brands to present their identity and values, which can resonate with consumers and reinforce their loyalty (Malarvizhi et al., 2022). The interplay between these content types is crucial, as both contribute uniquely to consumer perceptions and brand trust, which are essential for fostering long-term loyalty (Atulkar, 2020). Research shows that effective FGC can increase consumer satisfaction and brand trust, essential mediators in the relationship between brand experience and loyalty (Hsu et al., 2018).

Despite the growing body of literature on social media marketing and brand loyalty, there is still a glaring lack of understanding of the specific dynamics between UGC and FGC on platforms like TikTok, particularly in the context of brand trust and consumer engagement (Srivastava & Sivaramakrishnan, 2021). Most existing studies have generalised their findings across various social media platforms without delving into the unique characteristics of TikTok and its specific content types (Akbari et al., 2022). To better understand consumer behaviour and brand engagement in the digital sphere, this study looks at the Speeds product, the TikTok platform, and the mediating impacts of brand trust and SMBE. This study aims to fill this gap by examining how UGC and FGC influence brand loyalty for products on TikTok while exploring the mediating roles of brand trust and Social Media Brand Engagement (SMBE) (Simatupang & Purba, 2023). Focusing on these relationships within the TikTok framework, this research seeks to provide fresh insights into

the mechanisms driving brand loyalty in the digital age. Based on the background above, the authors determined the hypothesis as shown in the figure below:

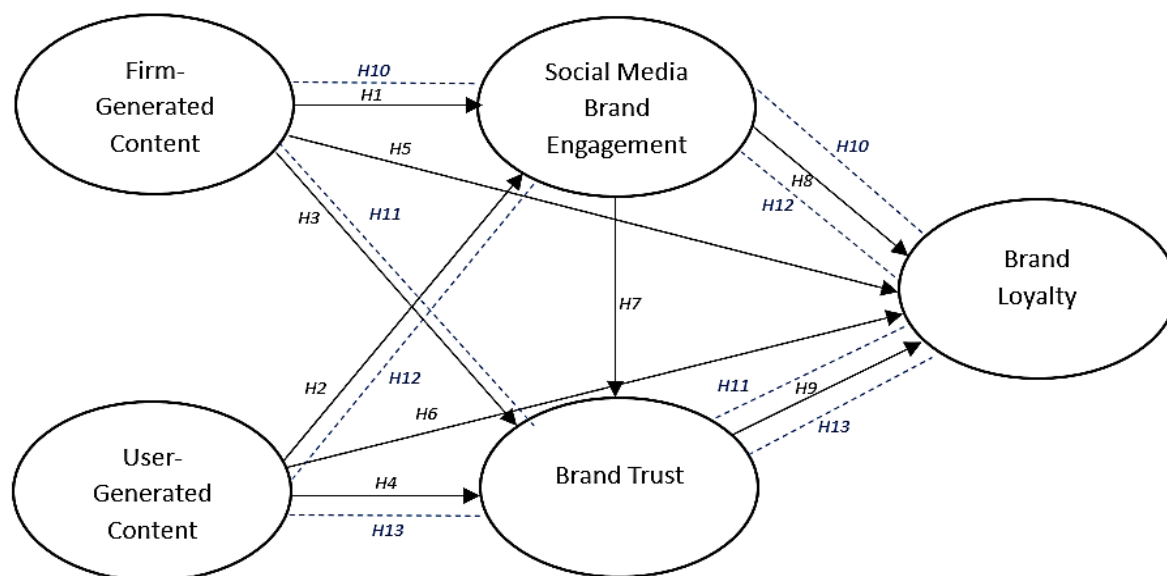


Figure 1. Research Framework

METHOD

This study aims to investigate the influence of Firm-Generated Content (FGC) and User-Generated Content (UGC) on brand loyalty of Speeds products on TikTok by testing the mediating role of brand trust and Social Media Brand Engagement (SMBE). This study uses a quantitative design with causal associative methodology, which focuses on the relationship and influence between various variables. Quantitative methods were chosen for their ability to provide data that can be measured and analysed statistically, allowing researchers to identify patterns and significant relationships between the variables under study (Ghanad, 2023; Steleżuk & Wolanin, 2023). In addition, the causal associative approach allows researchers to understand how one variable can influence another, particularly in digital marketing, where the interaction between content generated by companies and users can influence brand loyalty (Gibson, 2017; Lock & Seele, 2015).

The population of this study consisted of TikTok users who engaged with Speeds content. Through purposive sampling, 217 respondents were selected with specific criteria: at least 18 years old, actively using TikTok for one year, familiar with Speeds products, exposed to TikTok Speeds content, recently purchased Speeds products, and have decision-making ability. This sample selection is in line with previous research, which shows that the correct sample can increase the reliability of research results (Baglin et al., 2015; Nzabonimpa, 2018). By using explicit criteria, this research seeks to ensure that the respondents involved are genuinely relevant to the topic under study so that the results can be more accurate and reliable.

Data collection was conducted using an online questionnaire that used a Likert scale: Disagree (1), strongly disagree (2), neutral (3), agree (4), and strongly agree (5). Google Form questionnaires

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were distributed to all islands in Indonesia (Sumatra, Jawa, Kalimantan, Sulawesi, Nusa Tenggara, and Papua) from September to October. This method is considered adequate in marketing research as it allows for better measurement of respondents' attitudes and opinions (Ghanad, 2023). With a wide distribution, this study sought representative data from various demographics to generalise the results to a larger population.

Data was analysed using Structural Equation Modeling (SEM) with AMOS 22 software. The choice of SEM is based on its ability to evaluate complex relationships between variables and test structural models simultaneously. SEM allows researchers to test hypotheses more efficiently, providing comprehensive information about the validity and reliability of the model (Balog, 2021; Barrientos, 2024). The superiority of SEM in handling latent variables and identifying causal relationships is particularly relevant in this study, where the influence of FGC and UGC on brand loyalty is direct and influenced by brand trust and SMBE. Using SEM, researchers can test more complex models and gain deeper insights into the relationships between variables (Ogan et al., 2022; Song, 2023).

Validity assessment uses a Standardized Loading Factor (SLF) with a minimum threshold of 0.50. At the same time, construct reliability is evaluated through Composite Reliability (CR) and Average Variance Extracted (AVE) (Haber et al., 2022). This aligns with best practices in quantitative research that emphasise the importance of validity and reliability in measurement (Parra et al., 2020; Strijker et al., 2020). Hypothesis testing was conducted by analysing the structural model, where causal relationships were confirmed when the t-value exceeded 1.97 at a significance threshold of 0.05. The careful selection of methodological components aims to ensure reliable results and make a meaningful contribution to understanding the influence of FGC and UGC on brand loyalty in TikTok. As such, this study provides insights into the influence of FGC and UGC and highlights the importance of brand trust and SMBEs in building brand loyalty in today's digital age. The findings are expected to provide practical implications for marketers in designing more effective content strategies on social media platforms such as TikTok.

RESULT AND DISCUSSION

Respondent Characteristics

This study involved 217 respondents. The characteristics of participants in this study are delineated as follows:

Table 1. Respondent Characteristics

Category	Item	f	%
Gender	Man	55	25.3
	Woman	162	74.7
	Total	217	100
Age	18-27 years	206	94.9
	28-37 years	7	3.2

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Category	Item	f	%
	38-47 years	3	1.4
	48-57 years	1	0.5
	Total	217	100
Domicile	Jawa	87	40.1
	Sumatra	5	2.3
	Sulawesi	3	1.4
	Kalimantan	119	54.8
	Papua	2	0.9
	Nusa Tenggara	1	0.5
	Total	217	100
Education	High School/Equivalent	24	11
	Diploma (D1, D2, D3)	7	3.2
	Bachelor's	185	85.3
	Master	1	0.5
	Total	217	100
Work	Student	187	86.2
	Private employees	9	4.1
	Government employees	5	2.3
	Self-employed	8	3.7
	Other	8	3.7
	Total	217	100
Monthly Income	< 1 million	27	12.4
	One million to two million	20	9.2
	Two million to three million	14	6.5
	> 3 million	12	5.5
	Not yet working	144	66.4
	Total	217	100
Monthly Pocket Money	< 1 million	98	45.2
	One million to two million	77	35.5
	Two million to three million	11	5
	Already Working	31	14.3
	Total	217	100
Frequency of Speeds Product Purchases in the Last Year	< IDR 100,000	100	46.1
	IDR 100,000 to IDR 500,000	106	48.8
	IDR 500,000 to IDR 1,000,000	8	3.7
	> IDR 1,000,000	3	1.4
	Total	217	100
Product Categories Speeds Purchased	Sport	117	53.9
	Outdoor	59	27.2
	Household	66	30.4
	Total	242	111.5

Measurement Model

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The SLF values indicate the magnitude of relationships between measurement items and their constructs, while CR and AVE measurements provide insights into internal consistency and construct validity.

Table 2. Standardized Loading Factor, Construct Reliability, and Average Variance Extracted in Overall Model Fit

	Item	SLF	CR	AVE
Firm-Generated Content	I rely on Speeds store social media content for updates.	0.708	0.917	0.560
	I am satisfied with the social media content posted by the Speeds store.	0.772		
	The content in Speeds store's social media communications is engaging.	0.751		
	I trust the information provided by the Speeds store on social media.	0.774		
	Speeds store's social media communication level met my expectations	0.746		
	Speeds store's social media communications performed better than other stores' social media communications.	0.738		
	User-Generated Content	Customer reviews of Speeds products are critical to me.	0.630	0.974
Comments posted by other customers on the TikTok Speeds account are critical to me.		0.638		
Content uploaded by other users about Speeds products is trustworthy.		0.719		
Content uploaded by other users about Speeds products is unbiased.		0.650		
The information uploaded by other users about Speeds products is quite complete.		0.783		
I am satisfied with other users' content on TikTok social media about Speeds products.		0.765		
The content generated by other users about Speeds products is exciting.		0.787		
Social Media Brand Engagement	I commented on Speeds' content.	0.693	0.893	0.583
	I share posts from Speeds products.	0.779		
	I love browsing for Speeds product information on social media.	0.708		
	I follow Speeds product updates regularly on social media.	0.861		

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	Item	SLF	CR	AVE
	I love talking and learning about Speeds products on social media.	0.839		
	I am interested in receiving company communications via social media.	0.683		
Brand Trust	I feel confident with Speeds products.	0.825	0.933	0.680
	Speeds can be relied on to keep its promises to customers like me.	0.839		
	Speeds treat customers like me fairly and equitably.	0.810		
	Speeds can achieve what they say they will do.	0.825		
Brand Loyalty	I am loyal to Speeds products.	0.741	0.889	0.632
	Speeds brand sports and outdoor and household product categories will be my first choice when shopping online.	0.853		
	I would happily recommend Speeds products to my friends.	0.788		
	I would not buy any other brand if Speeds products were available in stores.	0.796		

The findings demonstrated significant statistical validity, with all constructs above the prescribed criteria (CR > 0.7 and AVE > 0.5), affirming the reliability and validity of the study assessments.

Table 3. The goodness of fit index

Goodness of Fit Index	Cut off Value	Results	Description
CMIN/DF	≤ 3.00	1,932	Good Fit
RMSEA	≤ 0.08	0.066	Good Fit
CFI	≥ 0.90	0.911	Good Fit
TLI	≥ 0.90	0.901	Good Fit
IFI	≥ 0.90	0.912	Good Fit

Key indicators demonstrate strong model fit: the RMSEA of 0.066 and the ratio of CMIN/DF of 1.932 fall within acceptable ranges (Kamis et al., 2018; Proios, 2012). Additionally, the CFI and TLI values of 0.911 and 0.901, respectively, indicate satisfactory model fit (Amini et al., 2019; Britton et al., 2020; Daniel-González et al., 2020; Naqvi, AlShayban, et al., 2019; Naqvi, Hassali, et al., 2019; Toraman & Korkmaz, 2023). Based on these results, the study's model structure can be considered valid and reliable for its intended application.

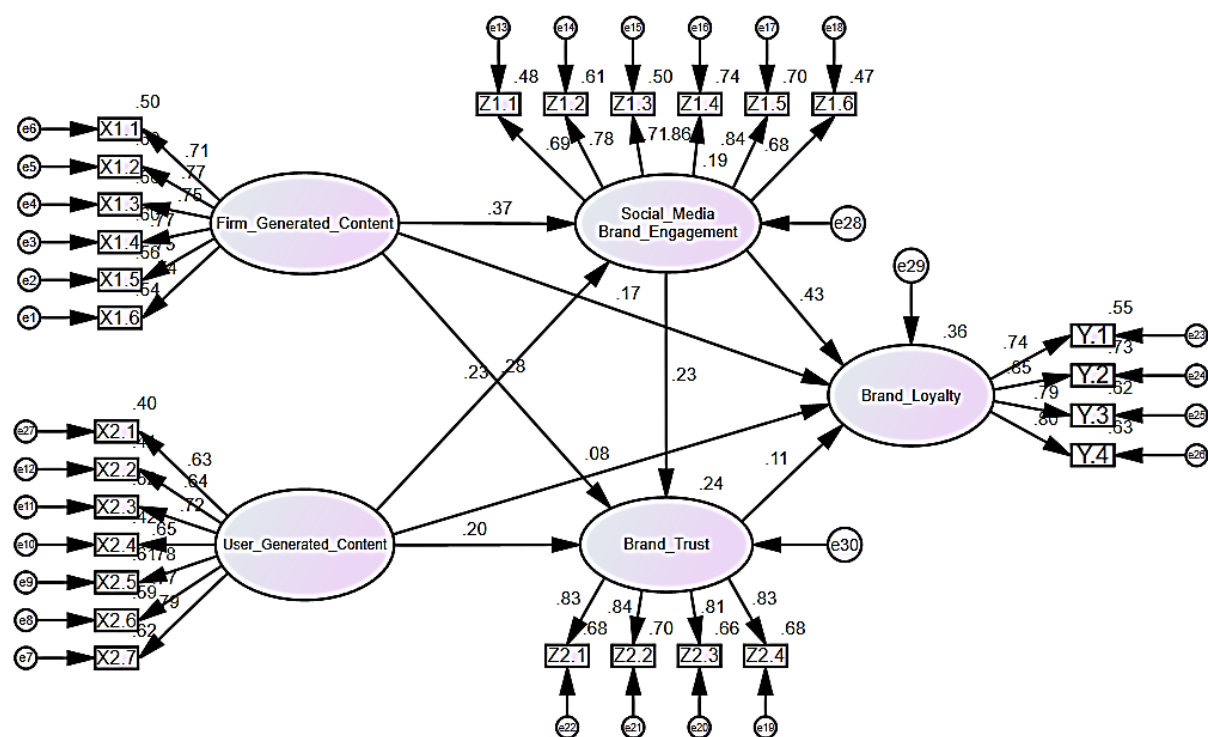


Figure 2. Full Model Testing

Hypothesis Testing

The examination of direct correlations among variables in this study yielded the following principal findings:

Table 4. Hypothesis Testing

Hypothesis	Path	Estimate	S.E.	C.R.	P	Description
H1	Firm-Generated Content --> Social Media Brand Engagement	0.459	0.098	4,662	***	Accepted
H2	User-Generated Content --> Social Media Brand Engagement	0.266	0.089	2,987	0.003	Accepted
H3	Firm-Generated Content --> Brand Trust	0.295	0.084	3,504	***	Accepted
H4	User-Generated Content --> Brand Trust	0.197	0.074	2,647	0.008	Accepted
H5	Firm-Generated Content --> Brand Loyalty	0.203	0.094	2,173	0.030	Accepted

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Hypothesis	Independent Variable	Mediator	Dependent Variable	Path Coefficient	t-value	p-value	Significance	Result
H6	User-Generated Content	Social Media Brand Engagement	Brand Loyalty	0.093	0.082	1,137	0.255	Not accepted
H7	Social Media Brand Engagement	Brand Trust	Brand Trust	0.192	0.067	2,841	0.004	Accepted
H8	Social Media Brand Engagement	Brand Trust	Brand Loyalty	0.417	0.083	5,035	***	Accepted
H9	Brand Trust	Brand Trust	Brand Loyalty	0.125	0.088	1,415	0.157	Not accepted

The statistical analysis revealed several significant relationships in how different types of content influence brand engagement, trust, and loyalty. FGC and UGC demonstrated positive impacts on SMBE, with t-values of 4.662 and 2.987 respectively, exceeding the critical threshold of 1.97 ($p < 0.05$). Similarly, both content types showed significant positive effects on brand trust, with FGC ($t = 3.504$) and UGC ($t = 2.647$) meeting statistical significance criteria.

The research indicated that social media brand involvement is essential for cultivating trust and loyalty. Brand engagement showed significant positive relationships with trust ($t = 2.841$) and loyalty ($t = 5.035$). Additionally, FGC demonstrated a direct positive impact on brand loyalty ($t = 2.173$, $p < 0.05$), further emphasizing the importance of company-created content in building brand relationships.

However, not all hypothesized relationships proved significant. While showing a positive trend, UGC did not significantly impact brand loyalty ($t = 1.137$, $p > 0.05$). The association between brand trust and loyalty was favorable but did not achieve statistical significance ($t = 1.415$, $p > 0.05$). These findings suggest that while UGC and brand trust play important roles in the overall brand relationship, their direct influence on brand loyalty may be more complex than initially hypothesized. Additional mediation effects were analyzed using the Sobel test to further understand these relationships.

Table 5. Sobel Test - Significance of Mediation

Path	Sobel test statistic	Two-tailed probability
Firm-Generated Content --> Social Media Brand Engagement --> Brand Loyalty	3,4258	0.0006
Firm-Generated Content --> Brand Trust --> Brand Loyalty	1,3168	0.1878
User-Generated Content --> Social Media Brand Engagement --> Brand Loyalty	2,5686	0.0102
User-Generated Content --> Brand Trust --> Brand Loyalty	1.2532	0.2101

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The mediation analysis yielded essential insights into how different variables influence brand loyalty. SMBE has emerged as a vital middleman in content and brand loyalty. The analysis showed that it significantly mediates the FGC effect on brand loyalty (Sobel statistic=3.4258, $p=0.0006$) and the UGC influence on brand loyalty (Sobel statistic=2.5686, $p=0.0102$). These findings exceeded the statistical threshold of 1.97, confirming that social media engagement plays a vital role in translating both types of content into brand loyalty.

Conversely, brand trust did not demonstrate significant mediating effects in the pathways between content and loyalty. When evaluated as a mediator, brand trust did not substantially connect the link between FGC and brand loyalty (Sobel statistic=1.3168, $p=0.1878$) or between UGC and brand loyalty (Sobel statistic=1.2532, $p=0.2101$). These results, falling below the critical value of 1.97, suggest that brand trust may not be as instrumental as previously thought in converting content engagement into brand loyalty.

This study investigates the influence of FGC and UGC on TikTok brand loyalty for Speeds products, highlighting the mediating roles of brand trust and SMBE. The findings reveal a direct connection between FGC and UGC in fostering brand engagement on social media. While FGC showed a more substantial influence on SMBE, UGC also positively contributed, albeit to a lesser extent. This suggests that both types of content play valuable roles in enhancing social media engagement, ultimately supporting brand loyalty for Speeds on TikTok ([Heng Wei et al., 2023](#)).

In addition, there is a clear link between the types of content produced by companies and users, brand engagement on social media plays a crucial role in strengthening brand trust and loyalty. Active engagement fosters a sense of community and deeper emotional ties between consumers and the brand, which enhances their trust and contributes to long-term brand loyalty as consumers feel more confident and connected to the brand. The interactive characteristics of social media enable customers to participate in immediate feedback, debates, and shared experiences, fostering a more lasting commitment that transcends conventional brand-customer interactions. FGC, has been shown to drive increased brand engagement on social media. ([Cahyadi & Tunjungsari, 2023](#)) states that the more active a company is in producing content, the higher the consumer engagement with the brand. Previous research also shows that brand interaction on social media can increase brand loyalty ([Cahyadi & Tunjungsari, 2023](#); [Schivinski & Dabrowski, 2016](#)). Moreover, UGC favorably impacts brand engagement on social media, augmenting customer involvement and participation with the company. This type of content encourages consumers to connect more personally and actively with the brand, as it often feels more relatable and authentic. By engaging with user-generated content, brands can foster a community atmosphere that strengthens consumer-brand relationships and builds a sense of shared identity among users, although not as dominant as the effect of FGC. This indicates that when users create content, they contribute to increasing brand engagement, although the impact is not as significant as FGC ([Ma & Gu, 2022](#)). ([Ma & Gu, 2022](#)) also stated that UGC can drive brand engagement when the content is relevant and meets the needs of other users.

Furthermore, the research results revealed that both FGC and UGC content provide beneficial contributions to brand trust, FGC has been shown to have a more substantial impact on brand trust and loyalty than UGC ([Heng Wei et al., 2023](#); [Nawaz et al., 2023](#)). Both types of content

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contribute to building brand trust. However, firm-produced content generally exerts a more substantial influence. (Lim et al., 2020) further explain that active social media engagement strengthens brand perception, enhancing consumer trust. These findings highlight the dual function of business- and UGC in fostering trust, with company material as a crucial catalyst for establishing a credible and resilient brand image. Previous research also states that communication on social media can create brand trust and loyalty, especially in crises such as a pandemic (Wei et al., 2023). However, in the current context, the findings of this study prove that user-generated content (UGC) has no impact on brand loyalty. Respondents assessed that customer reviews of Speeds products were essential to them; the content uploaded by other users about Speeds products was trustworthy, unbiased, reasonably complete, and very interesting; respondents were also satisfied with the content generated by other users on TikTok social media about Speeds products. However, such an assessment of respondents does not encourage the achievement of Speeds brand loyalty. The respondents' demographic profile, mostly 18-27 years old (94.9%), suggests that this generation is highly engaged with social media yet may have a more transient relationship with brands. Previous research shows that young consumers tend to prefer price and perceived value over brand loyalty, which may explain the lack of significant influence of UGC on brand loyalty despite being perceived as more authentic and relatable (Ata et al., 2023; Rahma Nofiasari et al., 2023). In addition, the similarity of UGC across brands may reduce its effectiveness in building loyalty, as consumers may not see a significant difference between Speeds' product-related content and that of other competing brands (Lou et al., 2019). (Pramesti & Alversia, 2024) revealed that favorable views of UGC can drive engagement but do not necessarily lead to increased loyalty. This study confirms that while engaging with user content can enrich the brand experience, its impact on brand loyalty tends to be more complex and influenced by other aspects, such as satisfaction and overall experience with the brand.

Meanwhile, brand involvement in social media also impacts brand loyalty. Research by (Osei-Frimpong & McLean, 2018) reinforces this finding by elucidating that brand involvement on social media is intricately linked to brand loyalty, which shows that intense interaction on social media platforms can strengthen the bond between consumers and brands. (Dessart, 2017) Research indicates that community involvement is the primary predictor of brand engagement, underscoring the critical importance of active community participation in fostering brand loyalty. High levels of participation within social media communities create a more profound sense of connection between consumers and the brand, subsequently enhancing their commitment and dedication to it. This sense of belonging and shared experience nurtures stronger ties, encouraging consumers to remain loyal and engage more meaningfully with the brand.

The study indicates that brand involvement on social media substantially affects brand loyalty, implying that more social media engagement is associated with heightened customer loyalty to the business (Adam Apriansyah & Andi Hidayat Muhmin, 2023; Khu & Sukesi, 2020). As for brand trust, the direct impact of brand trust on loyalty was less than optimal. Respondents in this study generally feel confident in Speeds products, consider Speeds reliable, and believe that Speeds treats its customers fairly and adequately. However, the respondents' trust did not encourage them to be loyal to Speeds products. Furthermore, respondents' middle-income and price-sensitive background complicates the relationship between brand trust and loyalty. Although respondents

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demonstrated trust in Speeds products, their loyalty was not as strong as expected, possibly due to the large number of competing products offering similar features at competitive prices ([Liadeli et al., 2023](#)). This observation is consistent with findings from research indicating that brand trust does not always translate into loyalty, especially in markets with many alternatives ([Krebs & Lischka, 2019](#)). The interaction between trust and loyalty is complex, although trust can increase loyalty, it is not always a sure predictor, especially when consumers are faced with attractive choices ([Mostafa & Kasamani, 2021](#)). ([Natalia et al., 2021](#)) also explained that although consumers may trust the brand, it does not always guarantee loyalty, reflecting conditions where respondents may feel confident in the product but still move to other brands due to price and availability.

Previous studies demonstrate that brand engagement on social media significantly connects FGC and brand loyalty ([Nawaz et al., 2023](#)). Underscoring the role of social media involvement in strengthening brand loyalty and FGC. Prior research also highlights that brand engagement, spurred by FGC, has a positive and measurable impact on loyalty. ([Cahyadi & Tunjungsari, 2023](#)) argue that enhanced customer engagement on social media is pivotal for driving growth in brand loyalty. ([Dwi Cahyani et al., 2022](#)) further illustrate that social media marketing augments brand loyalty, with brand trust acting as a mediator. However, the relationship between brand trust as an intermediary between the FGC and brand loyalty did not show a meaningful link. The study by ([Delgado-Ballester & Fernández-Sabiote, 2016](#)) proves that brand trust does have a vital role in building loyalty, but in this condition, brand trust is not strong enough to be a suitable connector. This situation illustrates that although brand trust is essential, other aspects, such as brand engagement on social media, exert a more prominent effect. Similarly, the trust-based link between UGC and brand loyalty does not present a significant association, suggesting that, while brand trust remains essential, its influence in this context is insufficient to establish an optimal relationship due to the age and income factors of the respondents. ([Nawaz et al., 2023](#)), adding brand trust function as a bridge for UGC showed less than optimal results, indicating that although trust is still necessary, its impact is not as expected in UGC.

This study also has limitations, as the reliance on a specific demographic group may limit the generalizability of the findings. Future research may benefit from a more diverse sample covering a wider age range and varying income levels to understand better how these factors influence brand loyalty across consumer segments. Additionally, this study's focus on TikTok as a platform may not fully capture the complexity of brand engagement and loyalty in other social media channels, where user interactions and content dynamics can differ significantly.

CONCLUSION

This study highlights the importance of social media brand engagement (SMBE) and brand trust as mediators between firm-generated content (FGC), user-generated content (UGC), and brand loyalty. The findings indicate that FGC has a more decisive influence than UGC from SMBE and brand trust, subsequently enhancing brand loyalty. Specifically, FGC positively influences SMBE and brand trust, while UGC contributes positively but to a lesser extent. While brand trust supports brand loyalty, it lacks a direct impact. According to the Sobel test, SMBE significantly mediates the relationship between FGC and brand loyalty, whereas brand trust had a relatively minor

mediating effect on the UGC route. The results show that when it comes to social media marketing, brand interaction via FGC is more efficacious in fostering brand loyalty than UGC. The findings show that brand interaction in social media platforms, which increases brand loyalty, depends on FGC and UGC. However, brand trust's role as a mediator is complex and warrants further investigation. This is consistent with earlier studies highlighting how social media content affects customer-brand connections, especially in contexts of high consumer engagement.

Based on the conclusions of this study, future research needs to dig deeper into the complexity of the role of brand trust as a mediator, given that the results show a relatively small mediation effect on the UGC pathway. Future studies can also expand the scope by investigating contextual factors that influence the effectiveness of FGC and UGC in building brand loyalty, such as industry characteristics, market segments, or cultural differences. A longitudinal approach is also needed to understand how the relationships between FGC, UGC, SMBEs, and brand loyalty evolve.

Future research may consider investigating the role of potential moderators such as source credibility, content quality, or level of customer engagement in the relationship between social media content and brand loyalty. Comparative studies across social media platforms may also provide insights into how differences in platform characteristics affect content effectiveness. In addition, research on optimizing the integration between FGC and UGC to build brand loyalty and the impact of new technologies and emerging social media trends on the relationship dynamics could also be interesting research areas to explore further.

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