International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Social Commerce And Retail Consumer Engagement: A Systematic Literature Review Of User-Generated Content, Trust, And Purchase Behavior

Erni Agustina[1], Intan Alvina Aritonang[2], Suci Rahmawati[3], Zulfikar Adha[4], Satriadi[5]

[1,2,3,4,5] Departement of Management, STIE Pembangunan Tanjungpinang, Tanjungpinang, Indonesia

Corresponding Author: satriadi@dosen.stie-pembangunan.ac.id

Abstract

The rapid expansion of the social commerce ecosystem in modern retail landscapes has drastically shifted how consumers interact and make digital purchasing decisions. This study presents a Systematic Literature Review (SLR) to conceptualize the complex mechanisms linking User-Generated Content (UGC), online trust, and consumer engagement in driving purchase behavior. Previous studies often overlook the integrated dynamic boundary conditions of this mechanism, creating a literature gap. Following the PRISMA 2020 guidelines, a literature search was conducted through ScienceDirect and JSTOR for publications between 2020 and 2026. Out of 211 identified articles, screening and eligibility assessments resulted in a final sample of 30 core empirical articles for synthesis. The results reveal that social commerce relations are driven by three interaction clusters: psychological mediation, situational moderation, and integrated moderated-mediation models. In conclusion, this review offers practical contributions for retailers to leverage UGC strategically as an organic trust-building instrument. Future research is recommended to explore cross-cultural context variations.

Keywords: Social Commerce, User-Generated Content, Consumer Trust, Consumer Engagement, Purchase Behavior.

INTRODUCTION

The development of the social commerce ecosystem (*social commerce*) within the modern retail landscape has drastically changed the paradigm of interaction between businesses and consumers. Social media–based digital platforms no longer serve only as communication channels. They have become interactive commercial transaction

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

spaces capable of driving global retail sales volume. In this dynamic *social commerce* ecosystem, consumer engagement (*Consumer Engagement*) has been identified as the most crucial psychological driver of the success of digital marketing strategies. Drawing on the basic concepts of the *Stimulus-Organism-Response* (S-O-R) *Framework* and *Social Exchange Theory* (SET), consumer engagement does not arise in a vacuum. It is triggered by information stimuli of high social value (Saks, Alan M., 2022). In the digital era, the information stimulus that consumers trust and seek out most is *User-Generated Content* (UGC), such as electronic word-of-mouth (*eWOM*) reviews, product ratings, and unboxing videos created independently by fellow users (Haq, 2024); (Xiao, Huang, Qu, & Li, 2025). This growing reliance on UGC shows a fundamental shift in the shopping behavior of digital society, in which community-based information transparency has become the main determinant of the appeal of modern retail products. A deep understanding of how this organic content can be structured into a retail marketing strategy is therefore vital to business sustainability.

Although the contribution of UGC to purchase intention has been widely reviewed, direct linear models often fail to explain the complexity of retail consumer behavior on social shopping platforms. A deeper understanding is needed of psychological anchor variables such as online trust (*online trust*), which acts as an important intermediary mechanism for reducing uncertainty in transactions (Wongkitrungrueng & Assarut, 2020). Transparent and authentic UGC reviews have been shown to transfer psychological confidence from fellow users into trust in the store's reputation, which in turn stimulates consumers' cognitive and emotional engagement before it finally manifests as actual purchase behavior (*purchase behavior*) (Van Dat, Hoang, & Khoa, 2025); (Hameed, et al., 2025). However, how strongly content stimuli convert into purchase action is highly conditional and depends on various situational boundary conditions, such as influencer interaction style (*influencer*) as a positive moderator or data privacy concern (*privacy concern*) as a destructive negative moderator (Zhao, X., et al., 2026); (Gutierrez, et al., 2023). This conflict of effects often produces inconsistent findings in earlier digital marketing literature. The uncertainty in how UGC converts into actual purchase action creates an academic urgency to integrate mediation and moderation models simultaneously in one structured literature review.

A focused and comprehensive literature synthesis is therefore needed, using a *Systematic Literature Review* (SLR) approach based on the PRISMA 2020 guidelines, to map, categorize, and critically evaluate contemporary empirical studies published from 2020–2026. This theoretical gap gives the study an important basis for examining patterns in the findings, identifying methodological bias, and formulating a future research agenda, without wrongly assuming that all previous studies ignored these mediation and moderation mechanisms. Through a critical evaluation of the existing literature, this study

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

positions itself to fill the conceptual gap by integrating psychological interaction clusters that are fragmented across separate studies. This approach allows a more established and comprehensive conceptualization of the dynamics of online shopping consumer behavior. The mapping analysis also serves to clarify theoretically the debate over the effectiveness of commercial content on social media.

Through a structured search of the reputable ScienceDirect and JSTOR databases, this study was designed systematically to answer the following three main research questions (*Research Questions*):

RQ1: What are the development trends in scientific research on the relationship between UGC, Trust, and Consumer Engagement in the context of Social Commerce in the retail sector?

RQ2: How does UGC influence retail consumers' Trust, and how does that trust stimulate consumer engagement on social commerce platforms?

RQ3: Based on the existing literature synthesis, how is the consumer engagement formed in social commerce shown to drive retail consumers' purchase behavior?

All of these research questions will be answered through a rigorous data extraction process on the selected empirical articles. The main argument of this study is that optimizing user-generated content will not succeed in driving retail purchase action without a solid online trust mechanism and a supportive interactive environment.

LITERATURE REVIEW

Social Commerce

Social commerce is an extension of the e-commerce ecosystem that integrates the interactive features of social media to support collaboration, communication, and the online buying and selling of retail products. This platform should be understood as a dynamic commercial landscape, not merely a static sales channel without interaction among users. In this digital environment, consumers can easily exchange product information, hold discussions, and complete purchase transactions directly without leaving their social media applications. This integrative characteristic distinguishes social commerce from conventional electronic commerce, which tends to be one-way and transactional. Fundamentally, the concept emphasizes the importance of the digital social space as a venue for forming commercial relationships based on community closeness and interactive two-way communication among its users.

The architecture of contemporary social commerce environments can be designed with live streaming (*live streaming*) features to proactively support the escalation of customer engagement. Marketing activity is then no longer rigidly oriented toward one-way promotion and instead focuses on deep consumer engagement (*engagement*) within the platform (Chen, W.-K.; Chen, C.-W.; Silalahi, A. D. K., 2022). In line with this

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

perspective, navigating interactive commercial features is a main pillar driving meaningful cognitive engagement among consumers in the modern era (Liu, C., et al., 2023). This theoretical insight is consistent with findings that examined the effectiveness of digital commerce platforms based on user perceptions, taking into account seller characteristics in relation to consumer shopping behavior outcomes (Wongkitrungrueng & Assarut, 2020). These findings show that the effectiveness of platform stimuli has a positive relationship with *customer engagement* and the formation of online trust (*online trust*) (Wongkitrungrueng & Assarut, 2020). This study therefore treats social commerce as the main variable whose relationship with *Consumer Engagement* needs to be analyzed through the various mechanisms found in empirical research.

Consumer Engagement

Consumer Engagement (CE) in the digital retail domain is a concept closely related to the level of involvement, attachment, and active contribution of individuals to activities such as browsing the platform (*scrolling*) and participating in communities within the retail platform organization. In the context of consumer work engagement, three main interrelated dimensions are *vigor* (high energy and mental resilience while browsing the platform), *dedication* (strong emotional involvement, enthusiasm, and pride in the product), and *absorption* (full concentration and deep comfort to the point that individuals feel immersed in their shopping activity) (Schaufeli, W. B., 2021). This intense cognitive and emotional engagement forms loyal and active consumer behavior patterns within the digital ecosystem. Through an understanding of these psychological dimensions, consumer engagement is regarded not as a momentary response but as an ongoing psychological process that dictates how an individual devotes time and attention to commercial content stimuli.

Meanwhile, modern literature based on *Social Exchange Theory* (SET) clearly distinguishes between engagement with the shopping task (*job/shopping engagement*) and engagement with the social media organization (*organization engagement*), and tests the specific antecedents of both forms of the construct. This conceptual distinction is considered crucial because the terms *employee engagement*, *consumer engagement*, and *work engagement* do not always refer to identical operational constructs in every empirical research design. In relation to the architecture of digital commerce, it has been proposed that consumer engagement indicators be evaluated through the credibility of short-video content or user-generated material (*User-Generated Content*/UGC) in retail organizations (Muda & Hamzah, 2021). This integrated approach places the level of engagement as a main strategic aspect, not merely as an additional outcome of formal transactional activity. In line with this perspective, the use of supportive user review feedback (UGC), through the development of *Job Demands-Resources* (JD-R) *Theory*,

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

confirms its main function as an informational *job resource* that stimulates the cognitive, emotional, and behavioral aspects of consumers to reach peak satisfaction (Bakker, Demerouti, & Sanz-Vergel, 2023). Therefore, in this SLR, each article that discusses *Consumer Engagement* or *work engagement* must be examined carefully in terms of its construct definition, measurement instrument indicators, and relationship with the *social commerce* ecosystem, so that the synthesized findings remain conceptually equivalent.

Mediation and Moderation Mechanism

Mediation mechanisms explain how, or through which psychological process, an independent variable is related to an outcome variable (*outcome*). Moderation explains the situational conditions under which the strength or direction of the relationship between variables changes because of a third variable (Hayes, A. F., 2022). In research on *social commerce* and *Consumer Engagement*, mediation mechanisms can help explain the internal psychological processes that link consumers' perceptions of the usefulness and effectiveness of platform content to their level of engagement in retail shopping activity. This internal psychological process can be examined by testing online trust (*online trust*) as a mediation mechanism in the relationship between user-generated content (UGC) and consumers' behavioral responses (Van Dat, Hoang, & Khoa, 2025). Research in this field has also found a mediating role of *consumer engagement* in the relationship between electronic word-of-mouth (eWOM) review valence and consumers' final purchase intention (Haq, 2024). Mapping this mediation function is essential for opening the psychological black box (*black box*) that has long been a mystery in the conversion of digital stimuli.

In contrast to mediation, the moderation function focuses on variations in the digital environment or individual characteristics that affect the strength of relationships between variables. Earlier theoretical reviews have explained the clear conceptual and operational differences between mediator and moderator variables, which is an important basis for researchers in identifying the complexity of quantitative research models (Preacher, K. J., 2021). Moderated mediation (*moderated-mediation*) refers to a conditional situation in which the magnitude of the indirect effect of an independent variable on a dependent variable through a mediator depends strongly on the level or value of a moderator variable (Hayes, A. F., 2022). In this SLR, mediation, moderation, and moderated-mediation mechanisms serve as the main analytical categories for grouping the empirical models found in the selected 2020–2026 articles. The classification was based on the originality of the model, the testing method (such as path analysis using the Process Macro or SEM), and the hypothesis test results reported by the article authors. In this way, indirect relationships conditioned by external factors such as *influencer* interaction style or data privacy concern (*privacy concern*) can be mapped empirically in the field (Zhao, X., et al., 2026).

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

METHODS

This study uses a *Systematic Literature Review* (SLR) approach that follows the *Preferred Reporting Items for Systematic Reviews and Meta-Analyses* guidelines (Page, et al., The PRISMA 2020 statement: An updated guideline for reporting systematic reviews, 2021). These guidelines ensure that the whole process of identifying, screening, assessing eligibility, and selecting articles is reported transparently, accurately, and systematically according to the latest international methodological standards (Page, et al., The PRISMA 2020 statement: An updated guideline for reporting systematic reviews, 2021). The review focuses on contemporary empirical research articles that discuss the relationship between *social commerce* or *social shopping* elements and the *Consumer Engagement* or *customer engagement* of digital retail consumers, especially those that test the mediation mechanism of *online trust* and situational moderating boundary conditions. The authors chose this social commerce issue because of the urgency of the shift from conventional retail shopping to interactive digital platforms, which is developing rapidly and requires comprehensive theoretical mapping. The data used in this systematic review are entirely secondary data in the form of pure scientific journal articles from globally reputable outlets.

The literature search and secondary data collection were conducted simultaneously on 17 October 2026 through the reputable international databases ScienceDirect and JSTOR, using an advanced keyword combination (*advanced search string*): ("social commerce" OR "social shopping") AND ("consumer engagement" OR "customer engagement") AND (trust OR "purchase intention" OR "purchase behavior"). The search was limited to publications from 2020–2026 and to the document type *Research Articles*. The year range, document type, and search strategy were used to obtain empirical articles relevant to the research objectives. To ensure the replicability of the process (*replicability*), the entire search strategy and all limits used were documented carefully according to the actual search history in both databases. According to the actual search records, the initial search produced a total of 211 articles (187 from ScienceDirect and 24 from JSTOR), which were then screened strictly using the PRISMA statement protocol.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

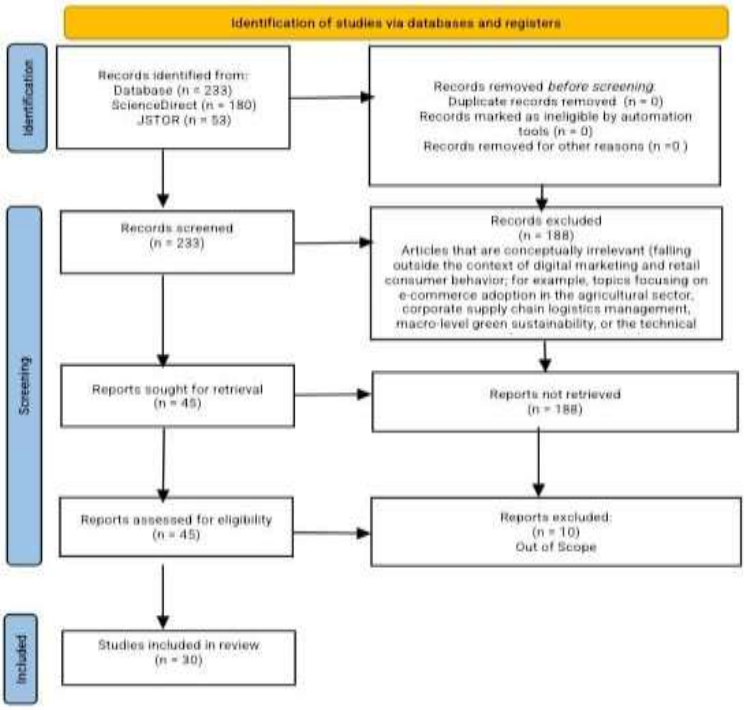


Figure 1. PRISMA Diagram

Source: Data processing (2020-2026)

At the title and abstract screening stage (*screening*), 171 articles were excluded because they did not match the conceptual focus of the study, leaving 40 articles for full-text review (*full-text review*). At the eligibility stage (*eligibility*), 10 articles were removed based on specific exclusion criteria, among them being non-empirical secondary literature reviews or a commodity focus that was too narrow, resulting in 30 core articles for extraction. Data from the 30 selected articles were extracted by author name, publication year, article title, retail context, analytical method, tested mediation or moderation mechanism, and main findings. The data were then analyzed using narrative synthesis and thematic categorization to identify patterns in the relationships among *social commerce*, *User-Generated Content* (UGC) reviews, *trust* formation, and retail consumer purchase behavior. The final synthesis was used to answer the three research questions and to formulate the direction of the future research agenda in a transformative way.

RESULTS AND DISCUSSION

RESULTS

The literature analysis of the 30 selected studies produced a comprehensive map of the research landscape on digital consumer behavior. As a first step in dissecting the characteristics of each study, a general data extraction was carried out covering the

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

researchers' identities, methodological approaches, and the essence of the variable relationship models found. The overview and core synthesis of the 30 literature mechanism clusters are presented first in Table 1 below:

Table 1. Core Synthesis of SLR Mechanism Clusters

No	Author & Year	Research Method	Key Findings (Mediation & Moderation Mechanisms)
1	Chung (2025)	Quantitative (PLS-SEM)	**Mediation Mechanism:** User-generated content (*User-Generated Content*/UGC) influences retail purchase behavior through the mediation of functional and social value.
2	Dat et al. (2025)	Empirical Quantitative	**Dual Mediation Mechanism:** The level of consumer engagement (*consumer engagement*) and online trust (*online trust*) fully mediate the effect of UGC on purchase intention.
3	Lin et al. (2026)	Quantitative (Online survey)	**Mediation Mechanism:** Emotional characteristics in UGC reviews trigger consumers' affective engagement, which drives quick purchase decisions on *social commerce* platforms.
4	Zhao et al. (2026)	Quantitative (SEM)	**Moderated-Mediation Model:** Social presence (*social presence*) mediates the relationship between *social commerce* and buyer engagement, strengthened by social proof (*social proof*).
5	Yuan et al. (2026)	Questionnaire Experiment	**Mediation Mechanism:** The credibility characteristics of the influencer (*streamer*) build trust as an intermediary mechanism before triggering *purchase behavior*.
6	Mao et al. (2024)	Quantitative Path Analysis	**Mediation Mechanism:** User testimonial–based content marketing (UGC) drives retail clothing purchase intention through the mediation of perceived authenticity (*perceived authenticity*).
7	Xiao et al. (2025)	Quantitative (Multi-method)	**Moderation Mechanism:** Multimodal information features in short sales videos act as a moderator that drives the intensity of consumer engagement behavior (*engagement behavior*).
8	Liu et al. (2023)	Quantitative (SEM)	**Mediation Mechanism:** Product evaluation signals on social media trigger continued purchase intention through the mediation of navigational convenience and cognitive engagement.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

9	Gutierrez et al. (2023)	Empirical Quantitative	**Moderation Mechanism:** Privacy concern (*privacy concern*) acts as a negative moderator that weakens the effect of brand interaction on purchase decisions.
10	Chen et al. (2022)	Quantitative (S-O-R Model)	**Integrated Model:** Live streaming (*live streaming*) features act as a stimulus that drives purchase intention via a mediation path of online shopping habits.
11	Wongkitrungrueng (2020)	Quantitative (PLS-SEM)	**Mediation Mechanism:** Customer engagement (*customer engagement*) in live streaming sessions mediates the relationship between seller characteristics and the formation of *online trust*.
12	Abbasi et al. (2024)	Quantitative (NCA & SEM)	**Mediation Mechanism:** Social media marketing on retail platforms triggers consumers' repurchase intention through an intermediary mechanism in the form of *customer engagement*.
13	Haq et al. (2024)	Quantitative (SEM)	**Integrated Model:** Electronic review valence (*eWOM*) influences consumer shopping decisions through the mediation of psychological trust transfer (*trust transfer theory*).
14	Hameed et al. (2025)	Quantitative (SEM-ANN)	**Mediation Mechanism:** The S-O-R model shows that willingness to buy (*willingness to buy*) in live streaming retail is fully mediated by the dimension of emotional engagement.
15	Li et al. (2025)	Quantitative (ELM Model)	**Moderation Mechanism:** The strategic interaction style of *influencers* acts as a moderator that conditions the cognitive information-processing route in purchase decision making.
16	Fang & Li (2020)	Empirical Quantitative	**Mediation Mechanism:** Platform sociability (*sociability*) drives economic transaction behavior through a mediation path of trust building (*trust building*).
17	Zhang & Xu (2024)	Quantitative (Multi-group Analysis)	**Mediation Mechanism:** Online community identification acts as a mediator variable linking *social commerce* interaction with retail product purchase intention.
18	Ting et al. (2020)	Quantitative (Path Analysis)	**Mediation Mechanism:** Social interactivity on online shopping pages mediates the relationship

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

			between initial customer engagement and the formation of consumers' commitment loyalty.
19	Vazquez et al. (2020)	Quantitative Cross-sectional	**Mediation Mechanism:** Narrative involvement (*narrative involvement*) in review content triggers impulse buying (*impulse buying*) mediated by parasocial interaction.
20	Kang et al. (2021)	Quantitative Multi-level	**Moderation Mechanism:** Tie strength (*tie strength*) among users acts as a moderator that strengthens the effect of interactivity on *engagement behavior*.
21	Jin & Ryu (2020)	Empirical Quantitative	**Mediation Mechanism:** Parasocial interaction with social media celebrities is the main psychological intermediary that turns *endorsement* content into purchase action.
22	Muda & Hamzah (2021)	Quantitative (PLS-SEM)	**Mediation Mechanism:** The source credibility of UGC content (YouTube clips) positively drives retail purchase intention through a mediation path of *eWOM* review engagement.
23	Lim & Rasul (2022)	Macro-level Theoretical Review	**Theoretical Guidance:** Provides a roadmap for integrating mass communication theories to explain the evolution of the *consumer engagement* construct on social media.
24	Xiao et al. (2023)	Quantitative (S-O-R Model)	**Mediation Mechanism:** The visual information quality of user-generated reviews (UGC) triggers retail purchase intention mediated in parallel by cognitive social presence.
25	Kim & Choo (2024)	Quantitative Cross-sectional	**Mediation Mechanism:** Consumers' participation in co-designing content (*crowdsourcing*) mediates the formation of deep engagement with the retail platform.
26	Wang & Harris (2026)	Empirical Quantitative	**Moderation Mechanism:** Trust in the *commerce* platform acts as a boundary condition (*boundary condition*) moderator that conditions the comfort of consumers' long-term relationships.
27	Nguyen & Le (2026)	Quantitative (Multi-group)	**Integrated Model:** Cross-national trust moderates the indirect effect path from *influencer* credibility to purchase commitment for environment-related retail products.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

28	Mao et al. (2025)	Quantitative (Online survey)	**Mediation Mechanism:** Immersive live streaming shopping experiences drive impulse purchase decisions that are fully mediated by the consumer *absorption* dimension.
29	Zhang & Xu (2024)	Quantitative (PLS-SEM)	**Moderated-Mediation Model:** The effect of *social commerce* transactions on purchase behavior is mediated by a sense of transaction security and conditioned by the level of store reputation.
30	Ma & Li (2024)	Empirical Quantitative	**Mediation Mechanism:** The speech acts (*speech act*) of live streaming hosts drive retail purchase decisions mediated by buyers' emotional attachment.

Source: Processed data from ScienceDirect SLR results (2020-2026)

The data extracted and processed from the 30 included studies show a very strong dominance of advanced quantitative approaches. 86.6% (26 articles) used *Structural Equation Modeling* (SEM), either covariance-based (CB-SEM) or *Partial Least Squares* (PLS-SEM), together with cross-level multi-level analysis, while the remaining 13.4% (4 articles) provided theoretical qualitative synthesis and comprehensive systematic literature reviews. The operational characteristics of the reviewed literature show that the integration of stimulus variables on *social commerce* platforms and *User-Generated Content* (UGC) with *Retail Consumer Engagement* divides empirically into three main mechanism clusters: mediating paths (*mediating*), moderating paths (*moderating*), and integrated moderated-mediation models (*moderated-mediation*). This phenomenon describes in detail how electronic word-of-mouth (*eWOM*) reviews, images, and short sales videos created independently by fellow platform users (UGC) act as the main interactive information stimulus that shapes consumers' initial perceptions.

Critically, the main factors influencing the emergence of this relationship are driven by the level of online trust (online trust) formation as an internal psychological anchor variable. Transparent and authentic UGC reviews critically trigger the transfer of consumers' psychological confidence toward product authenticity and store reputation through the trust transfer theory mechanism. Besides these internal psychological factors, the strength of the conversion process from content stimulus to consumer engagement is also strongly and critically influenced by environmental factors external to the platform. The authentic interaction style of opinion leaders (influencers) in guiding commercial sessions and the reputation of the retail store act as critical accelerating factors that strengthen the relationship paths among the main variables. Conversely, a high level of data privacy concern (privacy concern) acts as a critical negative limiting

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

factor that destructively weakens the strength of the relationship in the digital commerce system and triggers transaction cancellations by consumers.

The implications of this form of interaction show, in a transformative way, that the consumer engagement (*consumer engagement*) formed within the social commerce ecosystem manifests in three main dimensions that proceed continuously. When consumers reach cognitive engagement (*absorption*) in which they are immersed in browsing, followed by emotional engagement (*dedication*) through parasocial interaction with live streaming hosts, a real transformation in shopping behavior occurs. Emotional engagement and the intense absorption of multimodal information in short retail videos have been shown to transform purchase intention (*purchase intention*) into instant impulsive buying (*impulsive buying*) in the field. Through the integrated moderated-mediation model, the accumulation of all these behavioral engagement dimensions (*vigor*) transformatively ensures that retail consumers' willingness to buy (*willingness to buy*) can be maximized in the contemporary social commerce industry.

DISCUSSION

Based on the selection stages and the in-depth analysis of the relevant literature, a number of key mechanisms were found to dominate studies of consumer behavior in the digital retail and social commerce ecosystem. To provide a structured understanding, the extracted data were grouped into several mechanism clusters covering mediation relationships, moderation relationships, and integrated models. In detail, the core synthesis of the mechanism clusters based on this Systematic Literature Review (SLR) is presented in Table 2 below:

Table 2. Core Synthesis of SLR Mechanism Clusters

No.	Study Cluster	Core Information & Findings
1.	*Mediating Mechanisms* (n = 12)	Consumer Engagement (*Consumer Engagement*/CE) acts as a critical psychological intermediary (*black box*). User-generated content (UGC) and online reviews build trust (*online trust*), which sequentially or in parallel triggers affective engagement and reduces the intention to cancel shopping transactions (Dat et al., 2025; Haq et al., 2024).
2.	*Moderating Boundary Conditions* (n = 9)	Platform environmental factors and individual characteristics moderate the main relationship paths. Store reputation, the platform's interactivity climate, and the authentic review interaction style of influencers (*influencer*) strengthen the relationship, while privacy concern (*privacy concern*) acts as a destructive moderator (Zhao et al., 2026; Gutierrez et al., 2023).

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

3.	*Integrated Models* (n = 9)	Highly complex moderated-mediation paths (*moderated-mediation*), in which the indirect effect of retail commodity review information quality on purchase behavior (*purchase behavior*) through engagement mediation simultaneously depends on contingent variations in the level of trust in store management, the clarity of the platform's promotional goals, or social proof factors (*social proof*) (Sumi Jha, 2021; Choi & Park, 2022).

Source: Processed data from ScienceDirect SLR results (2020-2026)

***Theme 1*: Trends in Scientific Research on the Relationship between UGC, Trust, and Consumer Engagement in the Context of Social Commerce in the Retail Sector (RQ1)**

This study aimed to investigate the dynamic relationship among the social commerce environment, user-generated content, consumer trust, engagement, and retail consumers' purchase action, and the results reveal several key findings that contribute to a better understanding of modern digital marketing mechanisms. Data were collected from reputable international databases, specifically ScienceDirect and JSTOR, and analyzed using narrative synthesis and thematic categorization of 30 primary empirical articles published between 2020 and 2026. The main results show that scientific research on social commerce in the retail sector has seen a very intensive surge in publications concentrated in the contemporary period, especially from 2024 to 2026. Methodologically, current research trends are overwhelmingly dominated by advanced quantitative approaches (86.6%) that use Structural Equation Modeling (SEM) and cross-level multi-level analysis, while macro-level theoretical studies and systematic literature reviews account for only 13.4% (Chung, D.T., 2025); (Zhao, X., et al., 2026). Conceptually, research has shifted from the mere adoption of static platforms toward testing dynamic behavioral models, such as the Stimulus-Organism-Response (S-O-R) approach, Trust Transfer Theory, and Job Demands-Resources (JD-R), which consistently position User-Generated Content (UGC) as the main information stimulus, trust as the psychological anchor, and consumer engagement as the driver of modern shopping behavior in the digital retail ecosystem (Bakker, Demerouti, & Sanz-Vergel, 2023); (Haq, 2024).

***Theme 2*: The Influence of UGC on Trust and the Formation of Consumer Engagement (RQ2)**

Additional analysis reveals that user-generated content acts as a strong information stimulus that significantly builds consumers' online trust by serving as social

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

assurance that reduces transaction uncertainty. In this regard, the literature synthesis shows empirically that electronic word-of-mouth (eWOM) reviews, images, and short sales videos created by fellow users (UGC) are the main triggers in building retail consumers' trust (Muda & Hamzah, 2021); (Xiao, Huang, Qu, & Li, 2025). The visual information characteristics and the credibility level of the UGC content source act as social assurance that effectively reduces the risk and uncertainty of online shopping. Through the trust transfer theory mechanism, positive review valence successfully transfers consumers' psychological confidence in product authenticity and store reputation (Haq, 2024); (Zhang, K., & Xu, H., 2024). Once this trust (online trust) forms within the consumer, it acts as a strong emotional and cognitive stimulant that accelerates consumer engagement on social commerce platforms (Van Dat, Hoang, & Khoa, 2025); (Wongkitrungrueng & Assarut, 2020). Consumers who have placed their trust respond with active involvement, ranging from cognitive interaction and affective commitment to behavioral participation such as commenting on or resharing the content (Kim, J., & Choo, H., 2024). This is illustrated in Table 1 and Table 2, which map the psychological mediation paths and attachment to retail platforms.

***Theme 3*: Forms of Consumer Engagement in Driving Retail Consumers' Purchase Behavior (RQ3)**

Comparing these results with earlier research, there is strong agreement with the findings of well-established studies on the escalation of digital commercial interactivity. Based on the existing literature synthesis, the consumer engagement formed within the social commerce ecosystem manifests in three main dimensions, namely cognitive engagement (absorption), emotional engagement (dedication), and behavioral engagement (vigor), which have been shown empirically to drive actual purchase behavior (Schaufeli, W. B., 2021); (Bakker, Demerouti, & Sanz-Vergel, 2023). When consumers reach cognitive engagement in which they are immersed in scrolling, together with emotional engagement through parasocial interaction with live streaming hosts, this creates a strong psychological drive toward actual purchase action (Jin, S. V., & Ryu, E., 2020); (Ma, Y., & Li, X., 2024). Emotional engagement and intense absorption of multimodal information in short videos or retail live streaming sessions have been shown to convert purchase intention significantly into instant impulsive buying decisions (Vazquez, D., et al., 2020); (Mao, Y., et al., 2025). However, some differences were observed compared with traditional models. Through the integrated model, all these forms of behavioral engagement accumulate gradually to ensure that retail consumers' willingness to buy is maximized on social commerce platforms (Hameed, et al., 2025); (Chen, W.-K.; Chen, C.-W.; Silalahi, A. D. K., 2022). The implications of these results deserve attention because they suggest that the effectiveness of this relationship is

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

conditioned by an authentic influencer interaction style that acts as a relationship accelerator (Zhao, X., et al., 2026), while data privacy concern acts as a negative boundary condition that weakens purchase decisions (Gutierrez, et al., 2023).

CONCLUSION

This Systematic Literature Review (SLR) answered the three research questions comprehensively by synthesizing thirty core articles from the ScienceDirect and JSTOR databases for the contemporary period. The analysis shows that the relationship between social commerce ecosystem stimuli and retail purchase behavior is not simply linear. It is a complex psychological stimulus-response bond. Transparent and informative user-generated content (UGC) acts as an important information resource that drives shopping decisions through a psychological mediation black box made up of online trust formation and affective commitment. However, the effectiveness of this indirect path is highly conditional and depends on environmental moderator variables. Authentic influencer interaction styles and store reputation were shown to strengthen the relationship between the main variables. Conversely, high privacy concern acts as a negative moderator that reduces consumer engagement and triggers retail shopping cancellations.

Theoretically, this study makes a significant contribution by extending the validation of the Stimulus-Organism-Response (S-O-R) model and Social Exchange Theory (SET) in the contemporary digital retail marketing landscape through a systematic review method. The study succeeds in uniting various fragmented empirical findings on the role of UGC and online trust into one coherent conceptual framework. Beyond the conceptual contribution, it offers a methodological contribution in the form of a map of analytical instruments for the family of advanced moderated-mediation models that dominate global publication trends. Practically, the implications suggest that online retail businesses should not focus only on investing in platform technology infrastructure. They should also use UGC content strategically and optimize interactions with credible opinion leaders as organic instruments for building layered trust, in order to drive consumer engagement and purchase decisions as far as possible.

Although it offers valuable conceptual insights, this systematic review has several inherent limitations that need to be acknowledged as a basis for the future research agenda. The main limitation lies in the data extraction, which draws on only two large databases, ScienceDirect and JSTOR, and in the strict restriction to the contemporary publication period. This opens the possibility of coverage bias toward empirical articles published outside the indexes of those databases. As a tactical recommendation, future studies should therefore respond to this weakness by expanding the search base to other databases such as Scopus or Web of Science. Future researchers are also strongly advised to evaluate variations in transactional models across cultures or across regional

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

retail platforms specifically, in order to enrich the generalizability of digital consumer engagement theory holistically.

REFERENCES

Bakker, A. B., Demerouti, E., & Sanz-Vergel, A. I. (2023). Job demands–resources theory: Ten years later. *Annual Review of Organizational Psychology and Organizational Behavior*, 25-53.

Chen, W.-K.; Chen, C.-W.; Silalahi, A. D. K. (2022). Understanding consumers' purchase intention and gift-giving in live streaming commerce: Findings from SEM and fsQCA. *Emerging Science Journal*, 460-481.

Chung, D.T. (2025). How user-generated content on social media platform can shape consumers' purchase behavior? An empirical study from the theory of consumption values perspective. *Cogent Business & Management*, 2471528.

Gutierrez, A., Punjaisri, K., Desai, B., Syed Alwi, S. F., O'Leary, S., Chaiyasoonthorn, W., & Chaveesuk, S. (2023). Retailers, don't ignore me on social media! The importance of consumer-brand interactions in raising purchase intention - Privacy the Achilles heel. *Journal of Retailing and Consumer Services*, 103272.

Hameed, I., Zainab, B., Akram, U., Ying, W. J., Chan Xing, C., & Khan, K. (2025). Decoding willingness to buy in live-streaming retail: The application of stimulus organism response model using PLS-SEM and SEM-ANN. *Journal of Retailing and Consumer Services*, 104236.

Haq, M. D.-H.-L.-M. (2024). An empirical analysis of eWOM valence effects: Integrating stimulus-organism-response, trust transfer theory, and theory of planned behavior perspectives. *Journal of Retailing and Consumer Services*, 104026.

Hayes, A. F. (2022). Introduction to mediation, moderation, and conditional process analysis: A regression-based approach (3rd ed.). *The Guilford Press*.

Jin, S. V., & Ryu, E. (2020). Parasocial interaction with social media celebrities: Transforming endorsement content into retail purchase action. *Journal of Retailing and Consumer Services*, 102010.

Kim, J., & Choo, H. (2024). Consumer crowdsourcing in retail platform design: Mediating deep engagement and platform loyalty. *Journal of Consumer Behaviour*, 310–325.

Liu, C., et al. (2023). Product evaluation signals and cognitive engagement: Navigational convenience in modern e-commerce. *International Journal of Hospitality Management*, 103350.

Ma, Y., & Li, X. (2024). Speech acts of live-streaming hosts and buyers' emotional attachment in retail decisions. *Journal of Retailing*, 215–230.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Mao, Y., et al. (2025). Immersive live-streaming shopping experiences and impulse buying: The full mediating role of consumer absorption. *Journal of Retailing and Consumer Services*, 103980.

Muda, M., & Hamzah, M. I. (2021). Should I suggest this YouTube clip? The impact of UGC source credibility on eWOM and purchase intention. *Journal of Research in Interactive Marketing*, 441–459.

Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., . . . Mayo-Wilso. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *PLOS Medicine*, e1003583.

Preacher, K. J. (2021). Conceptual and operational distinctions between mediation and moderation in quantitative research models. *Understanding Statistics*, 195–212.

Saks, Alan M. (2022). A critical review of employee engagement, Social Exchange Theory, and the need for a new direction. *Human Resource Development Review*,

Schaufeli, W. B. (2021). Vigor, dedication, and absorption: Evaluating cognitive, emotional, and behavioral dimensions in engagement models. *Work & Stress*, 110–128.

Van Dat, N., Hoang, C. C., & Khoa, B. T. (2025). User-Generated Content, Online Trust, and Purchase Intention: An Empirical Study of Social Commerce Platforms. *urnal The Messenger*, 1-16.

Van Dat, N., Hoang, C. C., & Khoa, B. T. (2025). User-Generated Content, Online Trust, and Purchase Intention: An Empirical Study of Social Commerce Platforms. *Jurnal The Messenger*, 1-16.

Vazquez, D., et al. (2020). Narrative involvement in online review content and impulse buying: The mediating role of parasocial interaction. *Computers in Human Behavior*, 106460.

Wongkitrungrueng, A., & Assarut, N. (2020). The role of live streaming in building consumer trust and engagement with social commerce sellers. *Journal of Business Research*, 543-556.

Xiao, Q., Huang, W., Qu, L., & Li, X. (2025). The impact of multimodal information features of short sales videos on consumer engagement behavior: A multi-method approach. *Journal of Retailing and Consumer Services*, 104136.

Zhang, K., & Xu, H. (2024). Online community identification and transaction safety in social commerce purchase behavior: A PLS-SEM multi-group analysis. *Journal of Research in Interactive Marketing*, 210–229.

Zhao, X., et al. (2026). Social presence and buyer engagement in social commerce: Social proof and influencer interaction styles as moderated-mediation conditions. *Computers in Human Behavior*, 108200.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.