

Social media content typology and consumer online brand engagement: the differential effects of firm created and user generated content on luxury fashion purchase intention in Ghana

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Abstract

Purpose This paper examines the differential effects of firm created content (FCC) and user generated content (UGC) on three hierarchical dimensions of consumer online brand engagement (consumption, contribution and creation) and their subsequent influence on luxury fashion purchase intention in an emerging Sub Saharan African market.

Design/methodology/approach A quantitative cross sectional survey of 216 consumers in Accra, Ghana who follow luxury fashion brands on social media was analysed using hierarchical OLS regression and bootstrapped mediation (5,000 iterations) within the Stimulus Organism Response (S–O–R) framework.

Findings Both FCC ($\beta = 0.307$, $p < 0.001$) and UGC ($\beta = 0.360$, $p < 0.001$) significantly predict consumption engagement, but only UGC predicts contribution engagement ($\beta = 0.294$, $p = 0.005$). Neither content type predicts creation engagement. All three engagement dimensions significantly predict purchase intention, with contribution showing the strongest effect ($\beta = 0.239$, $p = 0.002$). Individual mediation paths were non significant, though the total indirect effects absorbed 30.7 per cent (FCC) and 38.7 per cent (UGC) of the respective total effects on purchase intention.

Originality/value The study makes three contributions. First, it extends S–O–R theory to luxury fashion marketing in Sub Saharan Africa. Second, it operationalises consumer online brand engagement as a three dimensional hierarchy rather than a monolithic construct. Third, it simultaneously tests FCC and UGC as competing stimuli within a unified structural model, providing the first empirical comparison of their relative effectiveness in driving engagement and purchase intention in the Ghanaian luxury market.

Keywords Firm created content, User generated content, Consumer online brand engagement, Purchase intention, Luxury fashion, Stimulus–Organism–Response, Ghana, Emerging market

Paper type Research paper

Introduction

The luxury fashion industry is navigating a period of significant reconfiguration as social media platforms become the dominant interface through which consumers encounter, evaluate and form purchase intentions toward premium brands. This shift is particularly acute in emerging economies, where mobile internet access and platform adoption have expanded faster than traditional retail infrastructure, producing a generation of consumers whose relationship with luxury fashion is mediated almost entirely through digital content (Tardin et al., 2020). In Sub Saharan Africa, and Ghana specifically, the convergence of a growing aspirational middle class, high smartphone penetration among young urban professionals and a cultural orientation toward social signalling through fashion creates conditions in which social media content has become the single most important touchpoint between luxury brands and prospective buyers.

Within this landscape, the nature of the content itself has emerged as a decisive factor in shaping consumer responses. Two content typologies are central to luxury fashion marketing on social media. Firm created content (FCC) refers to professionally produced branded material disseminated by the company to control its narrative, communicate heritage and present product aesthetics in aspirational terms (Santiago et al., 2022). User generated content (UGC), by contrast, consists of reviews, photographs, videos and other expressions authored by consumers, which carry a distinct persuasive quality rooted in their perceived authenticity and peer to peer credibility (Mayrhofer et al., 2019). The tension between these two content forms is especially consequential in the luxury sector, where consumption is bound up with symbolic value, personal identity and emotional experience, making trust and authenticity paramount in the decision process (Jebbarajakirthy and Das, 2021).

A substantial body of research has examined the effects of both content types on consumer behaviour, though largely in isolation and in Western or East Asian settings. FCC has been shown to reinforce brand positioning and aspirational imagery, but carries the risk of appearing commercially motivated, creating distance from consumers seeking genuine brand relationships (Koivisto and Mattila, 2020). Santiago et al. (2022) questioned whether firm generated content remains viable in an era dominated by peer voices, finding that its effectiveness depends on the platform and the consumer's prior relationship with the brand. UGC has been linked to enhanced perceived credibility, perceived usefulness and brand trust, all of which strengthen consumer attitudes and willingness to purchase (Luthfi Zakaria et al., 2024). Mathur et al. (2021) provided evidence that consumer attitudes toward UGC mediate its influence on purchase intention, while Li et al. (2025) demonstrated that source credibility was the primary driver of positive consumer attitudes on the Xiaohongshu platform. Yousry and Fahmy (2024) extended these findings to the Egyptian market, and Mayrhofer et al. (2019) confirmed that brand related UGC increases purchase intention among young adults. Wallace et al. (2020) found that self congruent content on Facebook strengthened luxury purchase intentions through identity alignment. The literature contains three gaps that this study addresses. First, Sub Saharan Africa remains substantially underrepresented in luxury fashion marketing research. While studies from Hong Kong (Cheung et al., 2024), Jakarta (Verdelia and Setiawan, 2023) and Egypt (Yousry and Fahmy, 2024) have broadened the geographical scope, Ghana has received minimal empirical attention despite possessing the demographic and digital conditions that make social media content effects highly relevant. The African luxury market mirrors many dynamics

observed in Asian emerging economies, including the pronounced influence of social value and peer recommendations on high involvement purchases and the heightened role of perceived risk in online luxury buying (Jain, 2021), yet these parallels remain untested.

Second, most existing studies treat consumer engagement as a single construct rather than distinguishing between qualitatively different forms of engagement. Muntinga et al. (2011) conceptualised consumer online brand related activities as a hierarchy moving from consumption (passive activities such as viewing and reading), through contribution (interactive activities such as liking, commenting and sharing), to creation (active production of brand related content). Different content types may activate different engagement levels, and those levels may differ in their capacity to predict purchase intention. Pangarkar et al. (2023) called for research examining the drivers of engagement at these differentiated levels across diverse cultural contexts.

Third, the mediating role of engagement in the relationship between content exposure and purchase intention has not been adequately tested within a unified framework that accounts for both FCC and UGC as distinct stimuli. Koivisto and Mattila (2020) argued that FCC can catalyse UGC through co creation dynamics, suggesting that the two content types may operate through different engagement pathways. Testing this proposition requires a structural model positioning both content types as stimuli, the three engagement dimensions as mediating organisms and purchase intention as the response—an architecture drawn from the Stimulus–Organism–Response (S–O–R) theory of Mehrabian and Russell (1974). This study addresses these gaps by examining the differential effects of FCC and UGC on consumption, contribution and creation engagement, and the subsequent effects of these engagement dimensions on luxury fashion purchase intention among consumers in Accra, Ghana. The study makes three contributions. It extends S–O–R theory to luxury fashion in Sub Saharan Africa, responding to calls for geographical diversification (Pangarkar et al., 2023). It operationalises engagement as a three dimensional hierarchy rather than a monolithic variable. It simultaneously tests FCC and UGC as competing stimuli within a single structural model, enabling direct comparison of their relative effectiveness in an emerging market luxury context.

Literature review and hypothesis development

Theoretical foundation: the S–O–R framework: This study draws on the S–O–R framework (Mehrabian and Russell, 1974), which posits that environmental stimuli influence internal organismic states that in turn drive behavioural responses. The framework has been widely adopted in consumer behaviour research because of its parsimony and adaptability (Jacoby, 2002). Here, social media content types serve as the stimulus, consumer online brand engagement represents the organism, and purchase intention constitutes the response. The framework accommodates the idea that consumers do not respond directly to content; rather, content triggers internal processing that manifests as engagement behaviour before culminating in a purchase related outcome (Eroglu et al., 2001). Prior applications support this logic. Eroglu et al. (2001) demonstrated that atmospheric cues in online stores influence shopping behaviour through internal states of pleasure and arousal. Bazi et al. (2020) applied the framework to luxury brand engagement on social media, finding that different motivational gratifications activate different levels of participation. Kim and Ko (2012) showed that social media marketing activities by luxury fashion brands influence customer equity through attitudinal mediators. Godey et al. (2016) confirmed that social media marketing efforts influence brand preference and purchase intention through brand equity dimensions.

The selection of S–O–R over alternative frameworks warrants justification. The Elaboration Likelihood Model (Petty and Cacioppo, 1986) accounts for content processing via central and peripheral routes but does not accommodate the hierarchical nature of engagement behaviours. Uses and Gratifications Theory (Katz et al., 1973) explains why consumers seek content but is less suited to modelling downstream effects on purchase intention. S–O–R uniquely accommodates the stimulus distinction between content types, the multidimensional organism that is consumer engagement, and a clear directional path to the behavioural response within a single causal architecture.

Firm created content in luxury fashion: FCC encompasses branded messages, images, videos and stories that luxury fashion companies produce and publish through official social media channels to communicate heritage, craftsmanship and aspirational lifestyle (Santiago et al., 2022). In the luxury context, FCC maintains the brand's aura of exclusivity and control, which is foundational to luxury brand management (Kapferer and Bastien, 2012), while populating consumers' feeds and shaping brand perceptions.

The effectiveness of FCC has been debated. Santiago et al. (2022) found that FCC retains value, but its effectiveness is conditional on the platform, interactivity and the consumer's existing brand relationship. Schivinski and Dabrowski (2016) found that FCC had a stronger effect on brand awareness, while UGC was more influential in shaping brand attitudes and purchase intention. Kim and Ko (2012) found that social media marketing activities, predominantly firm created, positively influence perceived value and customer equity in luxury. For luxury brands in emerging markets, FCC faces the challenge that consumers may simultaneously be attracted to aspirational luxury imagery and sceptical of its relevance to their social and economic realities (Cheung et al., 2024).

User generated content in luxury fashion: UGC in luxury fashion includes consumer produced photographs, reviews, unboxing videos, styling demonstrations and social media posts in which consumers display or recommend brands. Its persuasive weight derives from the absence of a commercial motive, functioning as a form of electronic word of mouth that consumers trust more than corporate messaging (Mayrhofer et al., 2019). Luthfi Zakaria et al. (2024) found that UGC strengthens purchase intention through perceived usefulness and perceived trust. Li et al. (2025) showed that source credibility was the dominant predictor of consumer attitudes on Xiaohongshu. Yousry and Fahmy (2024) demonstrated that UGC influences brand equity dimensions including perceived quality and loyalty in an emerging market.

In the luxury domain, UGC serves functions beyond information provision. Wallace et al. (2020) found that self-congruent UGC enhanced luxury purchase intentions through identity alignment. Koivisto and Mattila (2020) documented how UGC from branded events extended the luxury experience into the digital space. Pangarkar et al. (2023) identified peer validation and social comparison as key drivers of engagement among luxury consumers, suggesting that UGC operates through social identity mechanisms that are potent in collectivist and status conscious cultures—characteristics that describe much of the Ghanaian consumer market (Verdelia and Setiawan, 2023).

Consumer online brand engagement as a hierarchical construct: Muntinga et al. (2011) proposed a typology distinguishing three engagement levels. Consumption refers to passive activities such as viewing content and browsing brand pages. Contribution involves interactive behaviours including liking, commenting and sharing. Creation represents the highest level, where consumers produce brand related content such as reviews, photographs and videos. This hierarchy acknowledges that the vast majority of users engage at the consumption level, with progressively fewer moving to contribution and creation, and that the progression requires specific motivational triggers rather than occurring automatically. The three levels may differ in their predictive power for purchase intention. Passive viewing may form favourable attitudes, but public interaction demonstrates deeper involvement, and content creation reflects identification with the brand and a willingness to invest social capital in it. Bazi et al. (2020) found that affective gratifications primarily drove consumption, while social gratifications were more strongly associated with contribution and creation. This suggests that FCC, with its emphasis on production values and aspirational imagery, may satisfy the aesthetic gratifications driving consumption, while UGC, with its social proof and peer credibility, may satisfy the social gratifications driving contribution and creation.

Hypothesis development: FCC is expected to positively influence engagement because branded luxury content provides aesthetic, informational and aspirational stimuli that draw consumers into passive consumption and, to a lesser extent, interactive contribution (Kim and

Ko, 2012; Godey et al., 2016). However, FCC may have limited power to drive creation engagement because consumers are unlikely to produce content in response to polished branded material that feels distant from their personal experience (Santiago et al., 2022). Therefore:

H1a. Firm created content has a significant positive effect on consumption engagement.

H1b. Firm created content has a significant positive effect on contribution engagement.

H1c. Firm created content has a significant positive effect on creation engagement.

UGC is expected to influence all three dimensions with particular strength at the contribution and creation levels. Peer to peer content encourages reciprocal interaction, as consumers are more likely to respond to content produced by people they perceive as similar to themselves (Mayrhofer et al., 2019). The social identity mechanisms activated by UGC social comparison and peer validation (Pangarkar et al., 2023) are precisely those that motivate interactive and productive behaviours. UGC also provides templates and social permission for consumers' own content creation (Koivisto and Mattila, 2020). Therefore:

H2a. User generated content has a significant positive effect on consumption engagement.

H2b. User generated content has a significant positive effect on contribution engagement.

H2c. User generated content has a significant positive effect on creation engagement.

Each engagement dimension is expected to predict purchase intention. Consumption represents sustained attention and information gathering associated with favourable attitudes (Schivinski and Dabrowski, 2016). Contribution implies public identification with the brand, signalling greater commitment. Creation reflects identification and willingness to stake social capital on the brand (Muntinga et al., 2011). Therefore:

H3. Consumption engagement has a significant positive effect on purchase intention.

H4. Contribution engagement has a significant positive effect on purchase intention.

H5. Creation engagement has a significant positive effect on purchase intention.

The S–O–R framework implies that engagement mediates the content–purchase intention relationship. Mathur et al. (2021) demonstrated that consumer attitudes mediate the content to purchase intention path. Cheung et al. (2024) found that engagement mediates the effect of motivational factors on luxury purchase intention. Therefore:

H6. Consumer online brand engagement mediates the relationship between firm created content and purchase intention.

H7. Consumer online brand engagement mediates the relationship between user generated content and purchase intention.

The conceptual model is presented in Figure 1.

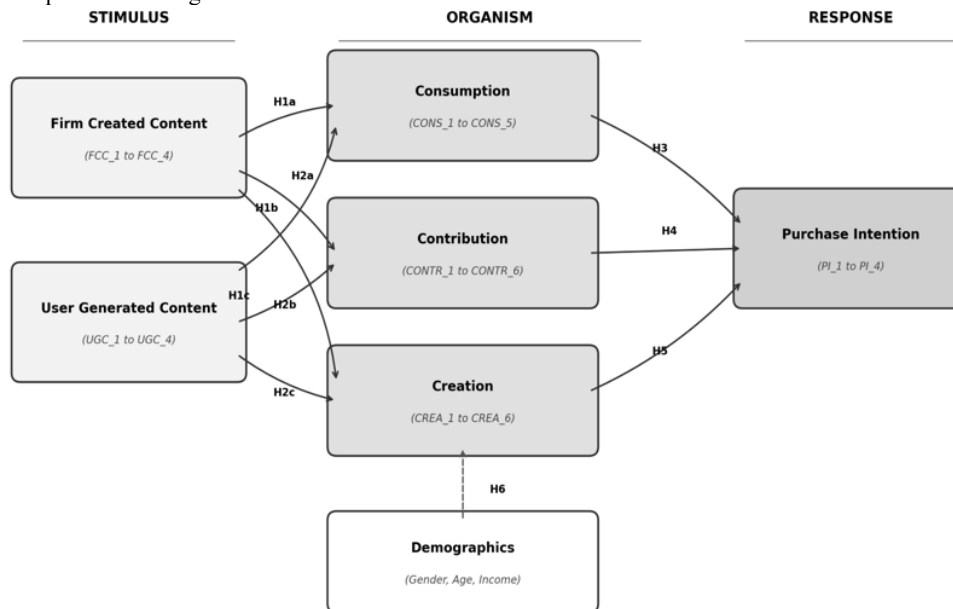


Figure 1. Conceptual framework

Research methodology

Research design and context: A quantitative cross sectional survey design was adopted. The empirical context is Accra, Ghana, where rising disposable incomes among young professionals, high social media penetration and growing aspirational consumption of luxury fashion create conditions in which the effects of social media content on engagement and purchase intention can be meaningfully examined.

Sample and data collection: The target population comprised consumers in Accra who actively use social media and follow at least one luxury fashion brand. Convenience sampling was adopted, consistent with prior research (Bazi et al., 2020; Kim and Ko, 2012). Respondents were recruited through social media channels. Data were collected via a structured questionnaire hosted on Qualtrics. A total of 310 responses were received. After removing 3 preview responses, 91 incomplete surveys, 78 rows with fewer than 8 of 29 Likert items completed, 12 straight liners providing identical responses across all constructs (DeSimone et al., 2015) and 1 speeder (under 120 seconds), the final usable sample comprised 216 respondents. This exceeds the minimum of 200 recommended by Kline (2015) for structural equation modelling.

Measurement: All construct items used five point Likert scales (1 = strongly disagree to 5 = strongly agree). FCC (four items) and UGC (four items) were adapted from Schivinski and Dabrowski (2016). Consumption (five items), contribution (six items) and creation (six items) were adapted from Muntinga et al. (2011) and Schivinski et al. (2016). Purchase intention (four items) was adapted from Kim and Ko (2012). All items were contextualised to luxury fashion brands on social media.

Analytical approach: Analysis proceeded in stages following Hair et al. (2019). Reliability was assessed via Cronbach's alpha. Convergent validity was evaluated through composite reliability (CR), average variance extracted (AVE) and standardised factor loadings. Discriminant validity was assessed using the Fornell and Larcker (1981) criterion and the heterotrait monotrait ratio (Henseler et al., 2015). Common method bias was tested via Harman's single factor test (Podsakoff et al., 2003). Multicollinearity was assessed with variance inflation factors. The structural model was estimated using hierarchical OLS regression, and mediation was tested with bootstrapped confidence intervals (5,000 iterations; Preacher and Hayes, 2008). Analyses used Python (scipy, statsmodels) at a 95 per cent confidence level.

Results

Respondent profile

Table VII. Respondent demographics

Variable	Category	n	%
Gender	Male	92	42.6
	Female	124	57.4
Age	18–24	17	7.9
	25–34	164	75.9
	35–44	27	12.5
	45+	8	3.7
Education	High school	35	16.2
	Bachelor’s degree	105	48.6
	Master’s degree	38	17.6
	Professional/Other	38	17.6
Monthly income	Below GHS 1,000	108	50.0
	GHS 1,000–3,000	85	39.4
	Above GHS 3,000	23	10.6
Primary platform	Instagram	48	22.2
	WhatsApp	47	21.8
	Facebook	35	16.2
	TikTok	33	15.3
	Other	53	24.5

Note: N = 216

The sample was predominantly female (57.4 per cent) and aged 25–34 (75.9 per cent), consistent with the demographic profile of social media users engaging with fashion content in Ghana. Nearly half (48.6 per cent) held a bachelor’s degree. Half earned below GHS 1,000 monthly, reflecting a young and aspirational consumer segment. The most used platforms were Instagram (22.2 per cent), WhatsApp (21.8 per cent), Facebook (16.2 per cent) and TikTok (15.3 per cent).

Descriptive statistics

Table I. Descriptive statistics

Construct	Items	Mean	SD	Min	Max	Skewness	Kurtosis
FCC	4	3.775	0.706	1.00	5.00	-0.918	2.081
UGC	4	3.779	0.638	1.00	5.00	-0.872	2.764
Consumption	5	3.614	0.701	1.00	5.00	-0.919	2.254
Contribution	6	3.293	0.785	1.00	5.00	-0.292	0.363
Creation	6	2.729	0.844	1.00	5.00	0.211	0.171
PI	4	3.752	0.795	1.00	5.00	-1.272	2.266

Note: Five point Likert scale. Acceptable ranges: |skewness| < 2, |kurtosis| < 7 (Kline, 2015)

FCC (M = 3.78, SD = 0.71) and UGC (M = 3.78, SD = 0.64) were rated equivalently favourably. Among engagement dimensions, consumption scored highest (M = 3.61), followed by contribution (M = 3.29) and creation (M = 2.73), a descending pattern consistent with the COBRA hierarchy (Muntinga et al., 2011). Purchase intention was rated favourably (M = 3.75). All skewness and kurtosis values fell within acceptable ranges, confirming suitability for parametric analysis.

Reliability and validity

Table II. Reliability and convergent validity

Construct	Items	α	CR	AVE	\sqrt{AVE}	Status
FCC	4	0.815	0.880	0.647	0.804	Adequate
UGC	4	0.797	0.869	0.623	0.789	Adequate
Consumption	5	0.796	0.862	0.555	0.745	Adequate
Contribution	6	0.859	0.893	0.588	0.767	Adequate
Creation	6	0.887	0.914	0.641	0.800	Adequate
PI	4	0.879	0.917	0.735	0.857	Adequate

Note: Thresholds: $\alpha > 0.70$, CR > 0.70, AVE > 0.50 (Hair et al., 2019)

All Cronbach’s alpha values exceeded 0.70 (range: 0.797–0.887). CR values ranged from 0.862 to 0.917. AVE values ranged from 0.555 to 0.735, all above 0.50. Standardised factor loadings ranged from 0.586 to 0.893. Two contribution items loaded at 0.607 and 0.586; both were retained as they exceeded 0.50 and their removal would not improve AVE or alpha.

Table III. Fornell–Larcker criterion (diagonal = \sqrt{AVE})

	FCC	UGC	CONS	CONTR	CREA	PI
FCC	0.804					
UGC	0.650	0.789				
CONS	0.523	0.529	0.745			
CONTR	0.288	0.325	0.403	0.767		
CREA	0.179	0.172	0.360	0.617	0.800	
PI	0.372	0.370	0.373	0.450	0.435	0.857

Note: Diagonal = \sqrt{AVE} . Off diagonal = inter construct correlations. All HTMT values < 0.85. Fornell–Larcker criterion satisfied for all constructs.

Harman’s single factor test indicated the first factor accounted for 31.84 per cent of total variance, well below 50 per cent (Podsakoff et al., 2003). All VIF values were below 2.0, confirming absence of multicollinearity.

Structural model

Table IV. Structural path coefficients

Path	β	SE	t	p	Result
FCC → Consumption	0.307	0.073	4.215	<0.001	Supported (H1a)
FCC → Contribution	0.147	0.094	1.563	0.119	Not supported (H1b)
FCC → Creation	0.138	0.106	1.307	0.193	Not supported (H1c)
UGC → Consumption	0.360	0.081	4.465	<0.001	Supported (H2a)
UGC → Contribution	0.294	0.104	2.819	0.005	Supported (H2b)
UGC → Creation	0.128	0.117	1.097	0.274	Not supported (H2c)
Consumption → PI	0.227	0.073	3.087	0.002	Supported (H3)
Contribution → PI	0.239	0.078	3.071	0.002	Supported (H4)
Creation → PI	0.205	0.071	2.892	0.004	Supported (H5)

Note: R²: Consumption = 0.335; Contribution = 0.116; Creation = 0.037; PI = 0.275. Cohen's f²: Consumption→PI = 0.045; Contribution→PI = 0.044; Creation→PI = 0.039 (all small).

Both FCC ($\beta = 0.307, p < 0.001$) and UGC ($\beta = 0.360, p < 0.001$) significantly predicted consumption, jointly explaining 33.5 per cent of its variance. For contribution, only UGC was significant ($\beta = 0.294, p = 0.005$); FCC was not ($\beta = 0.147, p = 0.119$). Neither content type predicted creation. All three engagement dimensions significantly predicted purchase intention: contribution ($\beta = 0.239$), consumption ($\beta = 0.227$) and creation ($\beta = 0.205$), collectively explaining 27.5 per cent of the variance.

Mediation analysis

Table V. Bootstrapped indirect effects

Indirect path	Effect	SE	LL 95%	UL 95%	Result
FCC → CONS → PI	0.019	0.034	-0.049	0.088	Not significant
FCC → CONTR → PI	0.028	0.027	-0.007	0.097	Not significant
FCC → CREA → PI	0.033	0.031	-0.019	0.105	Not significant
UGC → CONS → PI	0.022	0.041	-0.055	0.108	Not significant
UGC → CONTR → PI	0.055	0.046	-0.003	0.169	Not significant
UGC → CREA → PI	0.030	0.034	-0.037	0.101	Not significant

Note: 5,000 bootstrap samples. Significant if 95% CI excludes zero. Total indirect: FCC = 0.079 (30.7% of total effect); UGC = 0.107 (38.7% of total effect).

No individual indirect path was statistically significant. However, total indirect effects absorbed 30.7 per cent (FCC) and 38.7 per cent (UGC) of the respective total effects. Direct effects were attenuated in the full model (FCC: $\beta = 0.178, p = 0.044$; UGC: $\beta = 0.170, p = 0.086$), consistent with complementary mediation where multiple simultaneous mediators collectively channel a meaningful portion of the total effect without any single path achieving significance (Zhao et al., 2010). H6 and H7 were not supported at the individual path level.

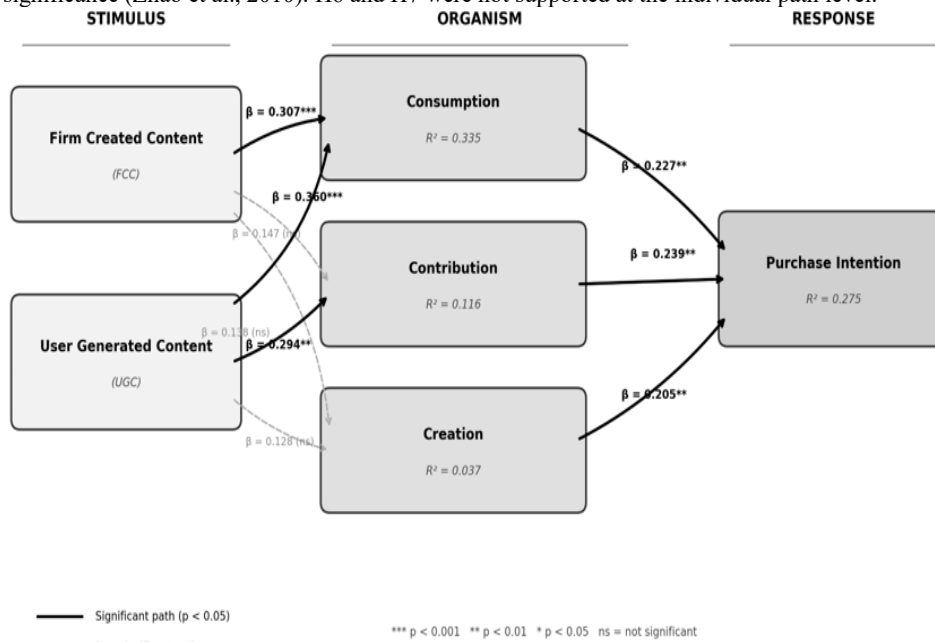


Figure 2. Tested structural model with path coefficients

Discussion

The finding that both content types significantly drive consumption engagement, but only UGC drives contribution, and neither drives creation, reveals that content source matters more as one moves up the engagement hierarchy. At the passive level, Ghanaian luxury consumers are receptive to both branded and peer generated content, contradicting the view that FCC has become a lost cause (Santiago et al., 2022). The aspirational visual quality of luxury imagery appears to satisfy the aesthetic and informational gratifications that Bazi et al. (2020) identified as drivers of consumption. However, at the contribution level, the social reciprocity cues embedded in peer content prove necessary to motivate interactive behaviour. This extends Schivinski and Dabrowski's (2016) finding that UGC exerts stronger attitudinal and behavioural influence than FCC to the specific context of luxury fashion in Sub Saharan Africa.

The inability of either content type to predict creation engagement is the study's most consequential null finding. Content exposure alone, regardless of source, appears insufficient to motivate consumers to produce their own luxury brand content. Creation likely requires

motivational drivers not captured in the model, such as brand attachment, community identification or self expression needs (Bazi et al., 2020). The sample's income profile (50 per cent earning below GHS 1,000) may also constrain creation, as consumers who aspire to luxury brands but cannot frequently purchase them may feel less entitled to produce content about those brands. This points to socioeconomic boundary conditions of engagement hierarchies that warrant investigation.

That all three engagement dimensions predict purchase intention, with contribution strongest ($\beta = 0.239$), challenges the practical assumption that passive reach is the most important metric. The act of publicly interacting with luxury content creates commitment that strengthens purchase resolve, consistent with the literature on public commitment and consistency (Cialdini and Goldstein, 2004). A consumer who publicly likes or comments on a brand's post signals identification with the brand, creating social pressure to act consistently through actual purchase. The mediation results, where individual paths were non significant but total indirect effects absorbed 31–39 per cent of total effects, support the theoretical argument that engagement functions as a multidimensional organism in the S–O–R framework. The pattern is consistent with competitive mediation (Zhao et al., 2010), where simultaneous mediators may partially suppress individual indirect effects while collectively channelling a meaningful share of the content to purchase intention relationship.

Theoretical implications

The study makes three theoretical contributions. First, it provides evidence that FCC and UGC possess differential stimulus properties within S–O–R, demonstrating that these content types are not interchangeable in their capacity to activate engagement. Prior applications have treated social media stimuli as a composite; the present findings show that disaggregating by source reveals meaningfully different pathways. Second, the study validates Muntinga et al.'s (2011) hierarchical engagement framework in the luxury fashion context and demonstrates that content stimuli have differential reach across the hierarchy. Third, it extends luxury fashion marketing theory to Sub Saharan Africa, confirming that many relationships observed elsewhere hold in Ghana while revealing context specific patterns particularly the inability of content exposure to drive creation that warrant further investigation.

Managerial implications

Luxury fashion brands should not abandon FCC in favour of purely UGC strategies. Branded content remains effective at driving consumption engagement, which represents the largest segment of the hierarchy and the foundation for deeper engagement. Brands seeking to activate contribution—the strongest predictor of purchase intention should invest in stimulating and amplifying UGC. Campaigns encouraging consumers to post about purchases, share experiences or participate in brand challenges are likely to drive the interactive behaviours that lead to purchase, particularly in Ghana where peer validation strongly influences consumption decisions (Verdelia and Setiawan, 2023). Driving creation requires interventions beyond content exposure, including community building, co creation events and incentive structures. The finding that contribution engagement is the strongest predictor of purchase intention suggests that engagement rate (likes, comments, shares) may be more predictive of commercial outcomes than raw viewership, and should be prioritised as a key performance indicator.

Limitations and future research

The cross sectional design precludes causal inference; longitudinal or experimental designs would strengthen causal claims. The convenience sample from Accra limits generalisability. The non significant mediation paths may partly reflect sample size; 216 cases may lack power to detect small indirect effects with multiple simultaneous mediators. Self reported engagement may diverge from actual behaviour; future studies could supplement surveys with platform analytics. The low variance explained in creation (3.7 per cent) indicates omitted predictors, including brand attachment, community identification, self efficacy and perceived social capital returns. Platform specific analyses would provide more actionable insights given the differential affordances of Instagram, TikTok and WhatsApp. Finally, future research should examine the dynamic interplay between FCC and UGC using longitudinal designs that capture temporal sequencing of content production and engagement response.

Table VI. Summary of hypothesis testing

H	Hypothesis	β	p	Sig.	Result
H1a	FCC → Consumption	0.307	<0.001	Yes	Supported
H1b	FCC → Contribution	0.147	0.119	No	Not supported
H1c	FCC → Creation	0.138	0.193	No	Not supported
H2a	UGC → Consumption	0.360	<0.001	Yes	Supported
H2b	UGC → Contribution	0.294	0.005	Yes	Supported
H2c	UGC → Creation	0.128	0.274	No	Not supported
H3	Consumption → PI	0.227	0.002	Yes	Supported
H4	Contribution → PI	0.239	0.002	Yes	Supported
H5	Creation → PI	0.205	0.004	Yes	Supported
H6	FCC → COBE → PI	—	—	No	Not supported
H7	UGC → COBE → PI	—	—	No	Not supported

Note: H6 and H7 tested via bootstrapped mediation (5,000 iterations). No individual indirect path achieved a 95% confidence interval excluding zero. Six of nine direct path hypotheses and zero of two mediation hypotheses were supported.

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