

29/04/2026 21:36:13	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	SMA/SMK/M A/MK	Pelajar/Mahasiswa	<Rp. 1.000.000,00
29/04/2026 21:41:05	Ya	Ya	Ya	Laki-laki	18 - 21 Tahun	S1	Pelajar/Mahasiswa	Rp. 3.000.001,00 - Rp. 5.000.000,00
29/04/2026 21:41:13	Ya	Ya	Ya	Laki-laki	22 - 25 Tahun	S2	Pelajar/Mahasiswa	Rp. 5.000.001,00 - Rp. 7.000.000,00
29/04/2026 22:30:41	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	S1	Pelajar/Mahasiswa	Rp. 3.000.001,00 - Rp. 5.000.000,00
29/04/2026 22:30:52	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	S1	Pelajar/Mahasiswa	Rp. 5.000.001,00 - Rp. 7.000.000,00
29/04/2026 22:38:58	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	SMA/SMK/M A/MK	Pelajar/Mahasiswa	>Rp. 7.000.001,00
29/04/2026 22:39:07	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	SMA/SMK/M A/MK	Lainnya	Rp. 3.000.001,00 - Rp. 5.000.000,00
29/04/2026 22:39:23	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	S1	Pelajar/Mahasiswa	Rp. 3.000.001,00 - Rp. 5.000.000,00
29/04/2026 23:33:24	Ya	Ya	Ya	Perempuan	22 - 25 Tahun	S1	Pelajar/Mahasiswa	Rp. 5.000.001,00 - Rp. 7.000.000,00
29/04/2026 23:36:32	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	SMA/SMK/M A/MK	Pelajar/Mahasiswa	Rp. 3.000.001,00 - Rp. 5.000.000,00
29/04/2026 23:37:23	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	SMA/SMK/M A/MK	Karyawan Swasta	>Rp. 7.000.001,00
29/04/2026 23:54:59	Ya	Ya	Ya	Perempuan	18 - 21 Tahun	S1	Pelajar/Mahasiswa	Rp. 1.000.000,00 - Rp. 3.000.000,00

30/04/2026 0:13:49	Ya	Tidak						
30/04/2026 0:21:56	Ya	Ya	Ya	Perempuan	22 - 25 Tahun	S1	Karyawan Swasta	>Rp. 7.000.001,00
30/04/2026 1:40:40	Ya	Ya	Ya	Laki-laki	22 - 25 Tahun	SMA/SMK/M A/MK	Pelajar/Mahasiswa	Rp. 3.000.001,00 - Rp. 5.000.000,00
30/04/2026 7:56:59	Ya	Ya	Tidak					
30/04/2026 12:39:00	Ya	Ya	Ya	Laki-laki	22 - 25 Tahun	S1	Karyawan Swasta	Rp. 5.000.001,00 - Rp. 7.000.000,00
30/04/2026 22:04:06	Ya	Ya	Ya	Laki-laki	18 - 21 Tahun	SMA/SMK/M A/MK	Pelajar/Mahasiswa	Rp. 5.000.001,00 - Rp. 7.000.000,00
01/05/2026 14:02:46	Ya	Ya	Ya	Laki-laki	22 - 25 Tahun	SMA/SMK/M A/MK	Wiraswasta/Wirausaha	Rp. 5.000.001,00 - Rp. 7.000.000,00
01/05/2026 23:32:04	Ya	Ya	Tidak					
02/05/2026 8:44:40	Ya	Ya	Ya	Perempuan	22 - 25 Tahun	S1	Freelancer	Rp. 1.000.000,00 - Rp. 3.000.000,00
04/05/2026 11:16:41	Ya	Ya	Tidak					

No	UGC1	UGC2	UGC3	UGC4	SM1	SM2	SM3	SM4	KM1	KM2	KM3	KM4	MB1	MB2	MB3	MB4	MB5
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81																	

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84																	
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121																	
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123																	

Lampiran 4. Hasil SmartPLS 4

Hasil Analisis Deskriptif Variabel

Indicators													Copy to Excel/Word
Name	No.	Type	Missings	Mean	Median	Scale min	Scale max	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness	
UGC2	1	MET	0	4.010	4.000	1.000	5.000	1.000	5.000	0.835	0.889	-0.782	
UGC3	2	MET	0	4.323	4.000	1.000	5.000	1.000	5.000	0.797	2.745	-1.407	
UGC4	3	MET	0	4.271	4.000	2.000	5.000	2.000	5.000	0.743	0.283	-0.799	
SM1	4	MET	0	4.094	4.000	1.000	5.000	1.000	5.000	0.765	1.319	-0.730	
SM2	5	MET	0	4.042	4.000	1.000	5.000	1.000	5.000	0.815	0.703	-0.663	
SM3	6	MET	0	3.938	4.000	1.000	5.000	1.000	5.000	0.888	1.942	-1.056	
SM4	7	MET	0	4.135	4.000	1.000	5.000	1.000	5.000	0.812	0.699	-0.731	
KM1	8	MET	0	3.958	4.000	2.000	5.000	2.000	5.000	0.815	-0.688	-0.274	
KM2	9	MET	0	3.938	4.000	1.000	5.000	1.000	5.000	0.814	0.415	-0.472	
KM3	10	MET	0	3.802	4.000	1.000	5.000	1.000	5.000	0.897	0.504	-0.563	
KM4	11	MET	0	3.979	4.000	2.000	5.000	2.000	5.000	0.736	-0.287	-0.286	
MB1	12	MET	0	3.917	4.000	1.000	5.000	1.000	5.000	0.909	1.062	-0.931	
MB2	13	MET	0	4.135	4.000	2.000	5.000	2.000	5.000	0.772	-0.353	-0.517	
MB5	14	MET	0	3.979	4.000	1.000	5.000	1.000	5.000	0.924	0.768	-0.844	

Hasil Outer Loadings

	KM	MB	SM	UGC
KM1	0.823			
KM2	0.850			
KM3	0.774			
KM4	0.861			
MB1		0.863		
MB2		0.804		
MB5		0.860		
SM1			0.855	
SM2			0.869	
SM3			0.865	
SM4			0.833	
UGC3				0.859
UGC4				0.722
UGC2				0.793

Hasil *Cross Loadings*

Discriminant validity - Cross loadings				
	KM	MB	SM	UGC
KM1	0.823	0.479	0.542	0.391
KM2	0.850	0.564	0.606	0.468
KM3	0.774	0.495	0.553	0.322
KM4	0.861	0.532	0.613	0.354
MB1	0.504	0.863	0.406	0.210
MB2	0.444	0.804	0.332	0.282
MB5	0.606	0.860	0.658	0.371
SM1	0.550	0.431	0.855	0.445
SM2	0.614	0.498	0.869	0.481
SM3	0.615	0.581	0.865	0.457
SM4	0.609	0.469	0.833	0.569
UGC3	0.363	0.324	0.462	0.859
UGC4	0.336	0.171	0.404	0.722
UGC2	0.409	0.320	0.490	0.793

Hasil Uji Heterotrait Monotrait Ratio (HTMT)

Discriminant validity - Heterotrait-monotrait ratio (HTMT) - Matrix					Copy to Excel/Word	Copy to R
	KM	MB	SM	UGC		
KM						
MB	0.741					
SM	0.808	0.652				
UGC	0.598	0.442	0.721			

Hasil Uji Validitas dan Reliabilitas Variabel

Construct reliability and validity - Overview				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (A...
KM	0.847	0.853	0.897	0.685
MB	0.802	0.839	0.880	0.710
SM	0.878	0.880	0.916	0.732
UGC	0.705	0.717	0.835	0.629

Hasil Uji *R-Square*

R-square - Overview

	R-square	R-square adjusted
KM	0.219	0.211
MB	0.434	0.415
SM	0.328	0.321

Hasil Uji *f-Square*

f-square - Matrix

	KM	MB	SM	UGC
KM		0.167		
MB				
SM		0.063		
UGC	0.280	0.000	0.488	

Hasil Uji *Q-Square*

PLSpredict LV summary - PLS-SEM			
	Q ² predict	RMSE	MAE
KM	0.184	0.921	0.719
SM	0.288	0.876	0.659
MB	0.092	0.983	0.703

Hasil Uji *Path Coefficient*

Path coefficients - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KM -> MB	0.434	0.439	0.104	4.189	0.000
SM -> MB	0.288	0.294	0.122	2.366	0.018
UGC -> KM	0.468	0.471	0.112	4.185	0.000
UGC -> MB	-0.017	-0.011	0.108	0.157	0.875
UGC -> SM	0.573	0.566	0.119	4.800	0.000

Hasil Uji *Indirect Effect*

Specific indirect effects - Mean, STDEV, T values, p values							Copy to Excel/Word	Copy to R
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values			
UGC -> SM -> MB	0.165	0.167	0.083	1.982	0.048			
UGC -> KM -> MB	0.203	0.208	0.076	2.666	0.008			

Lampiran 5. Jurnal Acuan

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Understand the role of user-generated content on purchase intention of ChatGPT premium in undergraduate student

 Fitriana Dwi Andarsari ^{(a)*}  Nanang Suryadi ^(b)

^(a,b) University of Brawijaya, Malang, Indonesia



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ABSTRACT

The study investigates the impact of user-generated content (UGC) on the purchase intention (PI) of ChatGPT Premium among undergraduate students, focusing on the mediating roles of brand attitude (BA) and brand trust (BT) by using SOR and HOE models. Using quantitative research methods and analyzing data from 105 undergraduate students who using TikTok in Malang City, Indonesia. Data analysis using SEM-PLS, and the results show that user-generated content has no direct effect on purchase intention. Meanwhile, user-generated content has a direct positive and significant effect on brand attitude and brand trust. Each brand attitude and brand trust also have a significant positive effect on purchase intention. Positive UGC can increase brand attitude and brand trust as well as increase interest in purchasing premium ChatGPT. Furthermore, based on the results of the indirect effect, it is known that brand attitude and brand trust can mediate the influence of user-generated content on purchase intention, where both act as full mediators in this research. This paper offers valuable insights into how UGC on platforms like TikTok influences consumer behavior in the context of freemium to premium transitions.

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Introduction

The new generation of artificial intelligence has been represented by ChatGPT (Generative Pretrained Transformer), whose existence can push the innovative development of intelligent technology into a new stage of history. This technology has not only greatly influenced and shaped the way of production, life, and communication of entire societies, but also fundamentally reshaped society and humanity itself (Hill-Yardin et al., 2023).

Furthermore, ChatGPT developed by OpenAI is widely hailed as the advanced intelligent machine closest to passing the Turing test, ushering in a new and dynamic era of artificial intelligence. Professor Bhaskar Vira from Cambridge University made a similar point. Students should fully utilize AI technology, such as ChatGPT or other new tools. The usage of that technology should not be restricted. This technology can help students better master knowledge and improve learning efficiency (Yu, 2023).

The use of artificial intelligence has become increasingly popular since the pandemic. Since then, students around the world are using artificial intelligence during the pandemic. The restoration of regular education in schools resulted in various behavioral changes in students (Cortez et al., 2024). Kung et al. (2023) have concluded that ChatGPT could help medical students review for needed examinations.

Furthermore, ChatGPT can be an auxiliary tool (not a substitute) to produce scientific publications (Benichou, 2023). One of the biggest advantages of generative AI tools such as ChatGPT is that they are free (although ChatGPT prompts one to pay for its Plus or Premium version with more functions), and all that is needed is access to the Internet (van den Berg & du Plessis, 2023).

* Corresponding author. ORCID ID: 0009-0006-0173-717X

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The free version uses the GPT-3.5 model, offering good functionality but with some limits in quality and access to new information. ChatGPT Plus runs on the newer GPT-4.0 model, bringing enhanced features and better performance. Surely this technology should not be banned casually, but rather effectively regulated to encourage the development and application of AI technology (Yu, 2023).

The features offered by ChatGPT are provided for free but with certain limitations or in other words a "freemium" service. *Freemium* is a business model with free basic service offerings, but if users want to enjoy special or advanced features or free features without restrictions, they will be charged a fee called premium (Mäntymäki et al., 2020).

This business concept has been widely adopted in various digital businesses such as music services, videos, cloud-based storage, social networks to *games*. Market leaders such as LinkedIn, Tinder, YouTube, Candy Crush, and others have used the *freemium model* to increase the user base and generate more revenue by implementing micropayment or installment strategies (Lakshya Pradhyuman et al., 2022). This will then be done by ChatGPT, where since the end of 2023 it has been heralded a certain amount of prices related to the use of premium ChatGPT to increase user flexibility in utilizing this *digital tool*.

This freemium-to-premium *business concept* is part of a business concept that is closely related to consumer behavior. In this context, research to explore the factors that determine consumer behavior to buy premium services instead of sticking to free services is important. *Purchase intention* itself can be interpreted as the extent to which consumers want to buy products in the future (Chu & Lu, 2007).

Purchase intent is considered a key variable in various studies (Karamchandani et al., 2021). Research on *purchase intention* has been done before, with various results that show what factors can determine it. However, research related to the *purchase intention* of a digital service in the context of *upgrading from free to premium services* is still rarely carried out. Recent research by Mäntymäki et al. (2020) examines the factors that determine the *intention to upgrade to premium or retain the premium subscription on online music platforms*.

Furthermore, various dimensions of service quality (assurance, empathy, reliability, and responsiveness) are expected to positively predict the intention to continue using freemium services, but research findings show that improvements in the quality of freemium services have little impact on the demand for additional premium services directly (Hamari et al., 2017).

So in this study, these variables were not chosen to be predictors of consumer interest in buying ChatGPT premium. This is based on several reasons. First, the object of research is different where the study examined by Hamari et al. (2017) which focus on *online music platforms* while this study examines *AI-based digital academic writing tools*. The second reason refers to the results of previous research that examined that *content marketing* both generated by *brands, influencers, and users* of a social media (*digital platform*) is quite effective in determining consumer purchase interest.

Today's consumers are faced with the task of assessing marketing-generated *content* (MGC) as well as user-generated information (UGC) in a variety of different forms to provide information related to purchasing decisions (Mikalef et al., 2021). Although consumer trust in social media *influencers* has driven the growth of *influencer marketing*, consumers are now starting to disbelieve what these social media *influencers* have been saying recently. That's why the context of *user-generated content* (UGC) takes a place in the brand marketing process.

Especially when the initial investigation was carried out, ChatGPT still did minimal *content marketing* on various platforms (both social media and websites). Previous research has shown that product-related UGC greatly helps consumers form an understanding and cognition of products, resulting in purchase intention (Gan & Wang, 2017; Sreejesh et al., 2020). More people are getting used to obtaining information about products from social media platforms to form initial awareness, thereby reducing the potential for uncertainty during purchasing decisions (Kim & Song, 2018).

Research related to UGC as one of the *content marketing* that can be done to introduce brands on TikTok still has a void. In the global ranking, TikTok is still ranked third as a favorite *social media platform* for young people. Learning content marketing on TikTok will increase theoretical and practical understanding of this platform (Wahid et al., 2023). UGC is playing an increasingly important role in *attitude and purchase intention* (Sánchez-Franco & Rey-Tienda, 2023). Not only that, (Hajli et al., 2014) consider social media sites as examples of creative practices for brand trust development.

Unfortunately, research related to UGC in the services industry is still centered on *travel services* such as research by Sánchez-Franco & Rey-Tienda (2023), Tsiakali (2018) or Cheung et al. (2022). So that this research will be more directed at *educational services*, namely focusing on ChatGPT as an *AI-based digital academic writing tool* that is currently being discussed (Dwivedi et al., 2023). Especially in the context of *freemium to premium business* as mentioned earlier, most consumer behavior studies are centered on types of *entertainment businesses* such as *music streaming* (Barata & Coelho, 2021; Mäntymäki et al., 2020), *games* (Hamari et al., 2017; Ericska et al., 2021).

SOR models are often used in investigating many ways related consumer behavior may be influenced by external stimuli. In this study, the SOR Model was also used as a model that was considered to be suitable for the phenomenon in this study involving TikTok. This study tried to involve the HOE model within the framework of the SOR model. Smith et al. (2008) mentioned that in the HOE model several stages will be passed by consumers in the marketing process, namely *cognitive stages, affective stages, and conative stages*. The main advantage of the HOE model is that it identifies which variables are important to understand

consumer response, whether at the cognitive stage, which in this case is UGC on the TikTok, or the affective stage, which in this case is brand attitude and brand trust.

Literature Review

Theoretical and Conceptual Background

SOR and HOE Models

Smith et al. (2008) states that the HOE model describes the stages that consumers go through while shaping or changing brand attitudes and purchase intention. McGuire (1968) proposed that the persuasive impact of a message could be viewed as the product of the multiplication of six information processing steps: presentation, attention, understanding, generating, retention, and behavior.

Although different authors incorporate different steps, the HOE model has generalized as usual predicting the order of cognition (e.g., attention, learning, generating) → influence (e.g., attitude) → intention (e.g., to recommend or buy a brand). Smith et al. (2008) mentioned that in the HOE model, several stages will be passed by consumers in the marketing process, namely *cognitive stages*, *affective stages* and *conative stages*. The main advantage of the HOE model is that it identifies which variables are important to understand consumer response.

Furthermore, the *stimulus-organism-response* (SOR) model was first proposed by Mehrabian and Russell in 1974. Applied in marketing research, SOR can be conceptualized as a structure that exerts the influence of external stimuli (Stimulus/S), internal processes that react to these external stimuli (Organism/O), and subsequent behavioral responses (Response/R).

External stimuli may include informational inputs that may affect consumer cognitive or understanding, such as online advertising, images, and electronic word of mouth (EWOM) information on social media platforms (Kamboj et al., 2018). *Organisms* may include emotional states, as manifested by their perceptions and evaluations, such as pleasure, enjoyment, and satisfaction (Mohammad et al., 2020), brand experience (Ho & Chow, 2023), *perceived value* (Yin & Qiu, 2021) or feelings felt in the form of brand attitude (Arachchi & Samarasinghe, 2023) or trust. The response can be conceptualized as behavioral intent, as it is embodied with the intent to seek, recommend, and purchase behavior immediately or future (Kim & Johnson, 2016).

Purchase Intention

Purchase intention can be interpreted as the extent to which consumers want to buy products in the future (Chu & Lu, 2007). Purchase intent is considered a key variable in various studies (Karamchandani et al., 2021). In the context of digital-based business, purchasing is not only in the form of purchasing products but also services or services. From here then known a term such as premium or subscription service. At first, *freemium* was de facto a business model for games and later expanded to many other online services. The term *freemium* (or "free-to-play" business model as it is known in the gaming industry) refers to a product/pricing structure that is core to free services, but revenue is generated through additional sales of premium products and services (Kumar, 2014). *Freemium* services try to scale back their services after a trial period (Wagner et al., 2014), using intrusive ad campaigns (Jankowski et al., 2019; Mäntymäki et al., 2020) to persuade users to buy premium products.

User-Generated Content

UGC refers to any form of publicly available content created by Internet users, which users are not controlled by marketers, such as text, comments, ratings, images, and videos (Cox et al., 2009). In particular, UGC can be developed and shared by users or independent opinion leaders who are not sponsored by the business and are therefore often viewed as credible and trustworthy sources (Cheung et al., 2022). Compared to traditional marketing communication channels, UGC is considered more useful in facilitating interaction between users in online communities, which in turn drives consumer-perceived value (Schivinski & Dabrowski, 2016). Research related to user-generated content has been widely carried out over the last few years in various industries and in various ways that can be described as follows.

Table 1: Research Related to User-Generated Content

Author	Field	UGC Tools	Findings
Ho-Dac (2020)	Business	Social Media	online user-generated content (UGC) has positive effects on both the initiation and completion of product-development activities
Karadağ et al. (2022)	Education	eksisozluk.com (Turkey's one of the most popular collaborative social media platforms)	Older universities had more UGC (consumer comments) since they had more alumni and students, which led to more user comments overall, both positive and negative and it interrelated with universities' competitive strategy and brand personality.
Yamamoto et al. (2022)	Politics	Website	Citizen journalism credibility was positively associated with political participation through the consumption of UGC on citizen news websites and interpersonal political discussion, through the consumption of UGC on citizen news websites and production of UGC on citizen news websites, and through UGC consumption on professional news websites and UGC production on citizen news websites.
(Xu et al., 2021)	Cultural, Heritage, Tourism	Social media platform	UGC indirectly affects tourist loyalty behaviour by influencing destination image and satisfaction. Moreover, the results demonstrate that factual UGC and emotional UGC positively affect tourists' perceived value of the destination, with emotional UGC having a greater influence

Source: Literature Review (2024)

Brand Attitude

Brand attitude or brand attitude is a summary of customer attitude. positive or negative evaluation of a particular product, service, or brand, which leads to certain psychological tendencies (Manosuthi et al., 2020). Brand attitude refers to the tendency towards the advertised company's brand and the individual's awareness of it (Karamchandani et al., 2021). Brand attitude can be recognized as a customer's reaction to a brand and/or their liking for a brand (Ramesh et al., 2019).

Brand Trust

Higher levels of trust among consumers in a brand are found to strengthen positive associations with the brand in social media communities. These associations in turn lead to higher levels of faith, commitment, and brand loyalty (Gyori et al., 2017). Resilient brand trust is produced by consumers' perceptions of the brand's dependability and security (Veloutsou & Guzmán, 2017). Customers' perceptions of brands are greatly enhanced by social media, and this has a direct impact on their behavioral responses when it comes to choosing to continue using a brand (Pentina et al., 2013).

Conceptual Framework

Based on the existing theoretical foundation, this study constructs a conceptual framework of research based on the HOE and SOR Models. SOR model is often used in investigating many ways related consumer behavior may be influenced by external stimuli. In this study, the SOR model is also used as a model that was considered to be suitable for the phenomenon in this study which involves TikTok. Due to the large number of social media channels, the SOR paradigm can be used in many situations. Shetu (2023) uses the SOR model framework in his research where in terms of stimulus both use the User-Generated Content variable as well as the Micro-Celebrity Posts variable. In addition, various other studies have also applied the SOR model framework to understand consumers' online behavior (Islam et al., 2020; Zhu et al., 2020; Ho & Chow, 2023; Cheung et al., 2022; Yin & Qiu, 2021).

This study tries to involve the HOE model within the framework of the SOR model, considering that McGuire (1968) proposed that the persuasive impact of marketing messages (in this case it can be user-generated content) can be viewed as a multiplication product of six information processing steps: presentation, attention, understanding, generating, retention, and behavior. In addition, Smith et al. (2008) mentioned that in the HOE model, several stages will be passed by consumers in the marketing process, namely *cognitive stages*, *affective stages*, and *conative stages*. Where this concept is in line with the SOR model such as research conducted by Arachchi & Samarasinghe (2023).

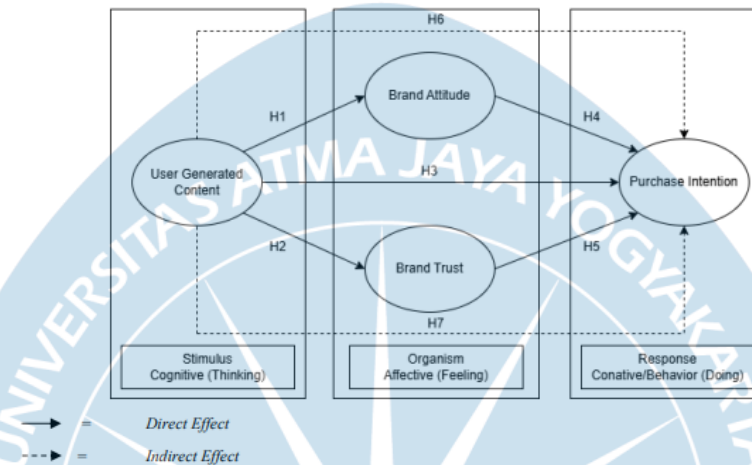


Figure 1: Conceptual Model of the Study; Source: Literature Review (2024)

Based on theoretical, empirical literature and the conceptual framework illustrated in Figure 1, the hypothesis development can be described as follows:

- H1:** User-Generated Content in TikTok has a direct influence on the Brand Attitude of ChatGPT Premium
- H2:** User-Generated Content in TikTok has a direct influence on the Brand Trust of ChatGPT Premium
- H3:** User-Generated Content in TikTok has a direct influence on the Purchase Intention of ChatGPT Premium
- H4:** Brand Attitude has a direct influence on the Purchase Intention of ChatGPT Premium
- H5:** Brand Trust has a direct effect on the Purchase Intention of ChatGPT Premium
- H6:** Brand Attitude mediates the influence of User-Generated Content in TikTok on the Purchase Intention of ChatGPT Premium
- H7:** Brand Trust mediates the influence of User-Generated Content in TikTok on the Purchase Intention of ChatGPT Premium

Research and Methodology

Research Design and Approach

This research used a quantitative approach. According to Hair et al. (2016), quantitative research is research that emphasizes the use of standard formal questions and predetermined choices or responses in questionnaires or surveys administered to a large number of respondents. There are various types of quantitative research, but this research uses a causal research approach. Causal research collects data that allows decision-makers to determine causal relationships between two or more variables. Causal research is most appropriate when the research objectives include the need to understand which variables (e.g., advertising, number of salespeople, price) cause the dependent variable (e.g., sales, customer satisfaction). In addition, the study employed a cross-sectional research design, which made it possible to gather data from the study area at one particular moment and enable a quick analysis of the factors being looked into.

Study Area, Population, and Sample

This research was conducted in Malang City because the focus of this research is undergraduate students. Malang City was chosen because this city is one of five cities that are known as educational cities (apart from Yogyakarta, Jakarta, Bandung, and Solo). Moreover, Malang City occupies the top three positions with the highest number of State University students in East Java. The targeted undergraduate students who use TikTok are students from two well-known state universities in Malang City according to higher education statistical data released by PDDikti (Higher Education Database) where both are the Top 2 Universities with the

highest number of majors and new students in 2022 in Malang City. However, the number is not known with certainty so the population in this study is included in the infinite population. According to Hair et al. (2016), sometimes the sample size is determined by the number of questions in the questionnaire. Therefore, referring to this opinion, the sample size in this study is:

Sample size = 5 x the number of questions in the questionnaire

Sample size = 5 x 21

Sample size = 105 respondents

Measurement

This research consists of 4 variables such as User-Generated Content, Brand Attitude, Brand Trust, and Purchase Intention, where the measurements for all these variables refer to previous research as follows:

Table 2: Variables Measurement

Variable	Measurement	Sources
User-Generated Content	Review Tutorial Information (Five-Likert scale)	Wahid et al. (2023); Cheung et al. (2022) ; Tsiakali (2018)
Brand Attitude	Affective (Seven-point semantic differential scale)	Han & Kim (2010); Shanbhag et al. (2023); (Lee et al., 2017); (Abzari et al., 2014)
Brand Trust	Reliability Good Intention (Five-Likert scale)	Şahin et al. (2011); Chen et al. (2023)
Purchase Intention	Intent Willingness Planning (Five-Likert scale)	Ericška et al. (2021)

Sources: Literature Review (2024)

Data Analysis

The data analysis technique in this research uses Partial Least Square (PLS). PLS is a Structural Equation Modeling (SEM) equation model with an approach based on variance or component-based structural equation modeling. SmartPLS uses a bootstrapping or random doubling method. Therefore, the assumption of normality will not be a problem. PLS-SEM analysis consists of two sub models, namely the measurement model or outer model and the structural model or inner model.

Findings and Discussions

Findings

The data collection process by distributing questionnaires to 105 respondents has been carried out with a response rate of 100%. In this section, respondent profiling data will be presented with the following characteristics:

Table 3: Descriptive Results

No	Attributes	Distribution	Frequency	%
1	Gender	Female	83	79
		Male	22	21
2	Age	17-20 years	76	72
		21-24 years	29	28
		More than 24 years	-	-
3	Semester	2 nd Semester	35	33
		4 th Semester	44	42
		6 th Semester	15	14
		8 th Semester	10	10
		Other	1	1
4	Department	Exact Sciences	16	15
		Non-Exact Sciences	89	85
5	Allowance Per Month	<IDR1,000,000	56	53

No	Attributes	Distribution	Frequency	%
		IDR1,000,000 – IDR3,000,000	44	42
		>IDR3,000,000	5	5
6	<i>Educational Spend</i>	None	13	12
		<IDR500,000	63	60
		IDR500,000-IDR1,000,000	22	21
		>IDR1,000,000	7	7
7	Sources of College Funding	Scholarship	25	24
		Non Scholarship	80	76
8	Long Time Using TikTok	<1 month	12	11
		1-3 months	11	11
		>3 months	82	78
9	Acceptance of ChatGPT as an undergraduate student life support	Accepted	97	92
		Not Accepted	8	8
10	Benefits of ChatGPT	Useful	102	97
		Not Helpful	3	3

Sources: Data analysis (2024)

Based on Table 2, it can be seen that in terms of gender, research respondents were dominated by women. This is possible considering that the gender proportion in higher education in Indonesia is still dominated by women. As for the age characteristics of the respondents in this study, the majority were in the 17–20-year age (72%), so the majority of respondents in this study were in 2nd and 4th semesters.

This research focuses on two large and well-known state universities in Malang City. In terms of majors, respondents were classified into two: 15% exact sciences (industrial engineering, mechanical engineering, law) and 85% non-exact sciences (education, economics, and business departments).

This research also examines the characteristics of the financial aspect, namely in the form of monthly pocket money and expenditure related to educational purposes (educational spending) of the respondents. As for the amount of monthly pocket money, the majority is in the range <IDR1 million at 53%. Meanwhile, only 5 respondents had pocket money of more than 3 million rupiah.

After examining the income side (pocket money), we will then examine the expenditure side, which in this research focuses on expenses related to students' interests when pursuing higher education, such as the cost of buying books, internet quota for educational purposes, photocopies, etc. The majority of educational spending is in the range of less than five hundred thousand per month, namely 63 respondents. However, 2 respondents admitted that they did not have a separate budget for educational spending. 76% of undergraduate students who were respondents to this research were non-scholarship students, while 24% were students who received scholarships.

Considering that this research focuses on UGC on TikTok, the characteristics of the respondents were also examined regarding the length of use of TikTok among research respondents. The majority of respondents have used TikTok for more than 3 months. TikTok itself has become quite popular social media in Indonesia since the COVID-19 pandemic broke out in 2020. Based on the explanation of all the characteristics of the respondents of this study, it can be concluded that the respondents of this study, who are students from two universities in Malang City, are active TikTok users and have a budget for related expenses. And the most important thing is to have pocket money so that they are a potential buyer of paid applications such as digital academic writing tools, which in this research is ChatGPT Premium. Seeing that the majority of respondents admitted that ChatGPT was beneficial for their lives as undergraduate students (97% of respondents).

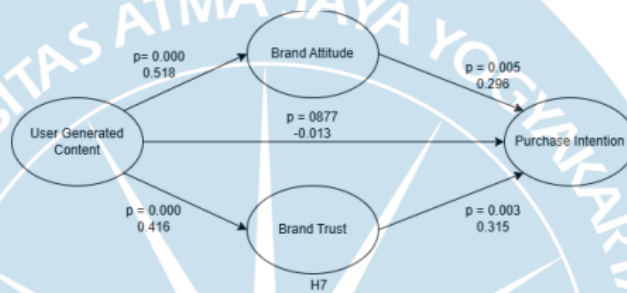
Furthermore, outer model analysis using SmartPLS 4.0 is used to ensure the level of conformity between variables and their measurements. Based on the results of the outer loading test (validity test), it can be seen that all items have an outer loading value greater than 0.7 (valid), so it can be concluded that all items used in each variable have carried out their measuring function appropriately, precisely with the measuring instrument, which has been used in research and all items were declared valid. Meanwhile, the reliability test in this study used Cronbach's alpha, composite reliability, and AVE values. The results of the reliability test are as follows.

Table 4: The Reliability Test Result

Variable	Cronbach Alpha	Composite Reliability	AVE
UGC	0.876	0.910	0.669
Brand Attitude	0.919	0.939	0.755
Brand Trust	0.881	0.918	0.737
Purchase Intention	0.949	0.959	0.797

Sources: Data analysis (2024)

Based on Table 3, it can be seen that all research variables have Cronbach Alpha and Composite Reliability values above the cut off value of 0.7 and AVE values above the cut off value of 0.5. Thus, the variables in this research are reliable. Discriminant validity using the Average Variance Extracted (AVE) shows that each variable has an AVE greater than 0.5, this shows that the instrument used in this research is valid and can be used to regulate the variables in the research.

**Figure 2:** Direct Effect Test Result; Source: Data Analysis (2024)

Based on the results of direct hypothesis testing in Figure 2, it shows that H1, H2, H4, and H5 are significant and accepted because they have a p-value of less than 0.05 (<0.05), while H3 has a p-value ($0.877 > 0.05$), so it can be said that H3 is not significant and rejected.

Table 5: Indirect Effects

Variable	Path Coefficient	T-Statistics	P-Value	Result
UGC → Brand Attitude	0.518	7.455	0.000	Accepted
UGC → Brand Trust	0.416	4.702	0.000	Accepted
UGC → Purchase Intention	-0.013	0.155	0.877	Rejected
Brand Attitude → Purchase Intention	0.296	2.792	0.005	Accepted
Brand Trust → Purchase Intention	0.315	2.991	0.003	Accepted
UGC → Brand Attitude → Purchase Intention	0.153	2.587	0.010	Accepted
UGC → Brand Trust → Purchase Intention	0.131	2.596	0.010	Accepted

Sources: Data analysis (2024)

Based on Table 4, it can be concluded that the indirect effect hypothesis is acceptable. Meanwhile, based on the results of the direct effect between UGC on Purchase Intention, it is not significant while the indirect effect is significant, it can be concluded that the Brand Attitude and Brand Trust variables act as full mediators in this research. This proves that the influence of UGC is more meaningful and can stimulate consumer attitudes and trust in ChatGPT so that, in the end, it can have implications for consumer behavior. These results show how UGC on platforms like TikTok influences consumer behavior in the context of the freemium-to-premium transition

Discussion

The results of hypothesis testing prove that User-Generated Content has a positive and significant influence on Brand Attitude and Brand Trust. The better the User-Generated Content, the better the Brand Attitude generated by respondents. Likewise, the better the User-Generated Content, the higher the Brand Trust generated by respondents.

This condition can be interpreted as if the Brand Attitude or attitude of the respondents of this research towards ChatGPT premium is very good after the stimulus in the form of UGC at the first stage. Thus, from the affective or organism side of the SOR and HOE theories, it can be understood that respondents have a positive evaluation of the enjoyment, usefulness, and quality of ChatGPT Premium.

At the same time, Brand Trust or belief that the exchange partner as explained in the *Theory of Exchange* (in this case UGC) can foster sufficient confidence in respondents in ChatGPT which has reliability and integrity which can help students' lives as consumers in their academic writing needs. Similar to the Brand Attitude variable, the Brand Trust variable in this research is at the same stage (affective or organism) according to HOE and SOR theory, which is a stage before the respondent finally determines the conative or doing of the stimulus, they feel which is then processed into affective.

Compared to a related study, (Ho-Dac, 2020) stated that online user-generated content (UGC) has positive effects on both the initiation and completion of product development activities. Based on that, marketers should consider a new style of marketing their brand to get optimal results. The user-generated content (UGC) created by these consumers represents a profound shift of power from firms to consumers and it can be greater future marketing that can impact consumer behavior (O'hern & Kahle, 2013). Especially in switching from freemium to a premium model business which can be more beneficial to the brand and company as well.

Theoretically, UGC refers to all forms of publicly available content created by internet users, where these users are not controlled by marketers, such as text, comments, ratings, images and videos (Cox et al., 2009). Compared with traditional marketing communication channels, UGC is considered more useful in facilitating interactions between users in online communities, which in turn drives consumer perceived value (Schivinski & Dabrowski, 2016). Furthermore, (Mackenzie & Lutz, 1989) found that cognitive changes were induced in consumers through advertising messages. Furthermore, these cognitive changes change brand attitudes (Lee et al., 2017). In this case, it can be interpreted that the messages in this type of advertising that are generated by users can change consumers' brand attitudes. This is proven in the results of this research analysis.

Experts argue that brand trust is the core of the relationship between buyers and sellers (Sahin et al., 2011). In addition, (Hajli et al., 2014) consider social media sites as examples of creative practices for brand trust development. (Yan et al., 2010) investigated the impact of source credibility and information appeal on consumers' attitudes toward brands, advertisements, and clothing purchase intentions. User-generated reviews are considered the content with the highest level of trust (Panopoulos et al., 2023). This is also proven in the results of this research analysis.

If it is related to the SOR and HOE theories in this research where UGC is at the cognitive stage. Then the information received from UGC can become material for processing from a cognitive perspective for respondents regarding ChatGPT premium which will then enter the affective and conative stages. Which is the respondent's final response to a stimulus in this research. Reflecting on the SOR and HOE theories which apply stages from a series of stimuli to the action or response received, it is possible that UGC does not have a direct influence on purchase intention without going through brand attitude and brand trust which are at the affective stage. Meanwhile, UGC is positive and significant on brand attitude and brand attitude influences purchase intention at the same time.

Conclusions

This research found that based on direct effect testing, all hypotheses were accepted except for user-generated content which did not have a significant effect on purchase intention for ChatGPT premium because like the SOR and HOE model framework, before the final action or response, a series of stages must be carried out, thus a stimulus in this research cannot completely directly determine the response without first going through the organism.

In this way, it can be interpreted that the stimulus in the form of user-generated content on TikTok acts as information material for a series of cognitive processes which must be digested first by the consumer, who then creates a feeling in the form of an attitude and belief, which then produces a response, which in this case is in the form of intention to buy a ChatGPT premium. The better the user-generated content on TikTok, the better the attitude and trust that is formed towards a brand and ultimately the higher the desire to buy a ChatGPT premium. This study offers valuable insights into how UGC on platforms like TikTok influences consumer behavior in the context of freemium to premium transitions.

However, there are limitations to this research, such as the scope of the research which is only in Malang City, where it could be that the scope is not too big and broad. Thus, the level of generalization in this research tends to be low. Future research could involve a larger area to get more comprehensive insight. Apart from that, UGC measurement uses a cross-sectional approach with a questionnaire instrument. Future research could use other methods to determine the impact of UGC on consumer behavior, such as using an experimental approach to see more comprehensive results.

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