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The Influence of Personalized Product Recommendations, User-Generated Content, and Customer Brand Identification on Purchase Decisions with Customer Trust as a Mediating Variable among Generation Z TikTok Shop Users in Surabaya

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Abstract: This study examines the effects of Personalized Product Recommendation (PPR), User-Generated Content (UGC), and Customer Brand Identification (CBI) on Purchase Decision, with Customer Trust as a mediating variable, among Generation Z TikTok Shop users in Surabaya. A quantitative explanatory approach was employed using purposive sampling, resulting in 206 valid respondents. Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results show that PPR, UGC, CBI, and Customer Trust have positive and significant effects on Purchase Decision. PPR, UGC, and CBI also significantly influence Customer Trust. Furthermore, Customer Trust partially mediates the relationships between PPR and Purchase Decision as well as between CBI and Purchase Decision, but does not mediate the relationship between UGC and Purchase Decision. These findings provide theoretical contributions to social commerce research and practical implications for businesses in developing personalized recommendations, strengthening brand identification, and encouraging authentic user-generated content to improve consumer purchase decisions on TikTok Shop.

Keywords: Customer Brand Identification; Customer Trust; Personalized Product Recommendation; Purchase Decision; User-Generated Content

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1. Introduction

Digital technology has fundamentally reshaped consumer behavior and economic activity, accelerating the shift from conventional commerce toward social commerce, in which social media and transactional activity converge on a single platform. Recent global survey data indicate that more than half of internet users shop online on a weekly basis, with Indonesia ranking among the ten countries with the highest weekly online-shopping intensity (We Are Social, 2024). Within this landscape, TikTok has evolved from a short-video entertainment application into an effective marketing and selling platform through TikTok Shop, which embeds product catalogues, live streaming, and short-video content within a single shopping journey, a phenomenon often described as "shoppertainment" (Putri et al., 2023).

Generation Z, who account for the largest share of Indonesia's population (Rainer, 2023), are digital natives whose information search and purchase decisions are strongly shaped by social media and

personalized, fast-paced digital experiences (Ridwan, 2025;Espejo et al., 2024). For this cohort, purchase decisions are no longer driven solely by rational considerations such as price and quality, but increasingly by personal and interactive digital experiences. Personalized Product Recommendation (PPR) systems filter the overwhelming volume of product choices by surfacing items aligned with a user's preferences and behavior, thereby improving the relevance and efficiency of the decision process (Chun, 2024; Zhao et al., 2025). User Generated Content (UGC)-reviews, comments, and experience videos-is regarded as more authentic and credible than brand-generated promotion and has been shown to shape purchase decisions (Aji, 2023), although other studies report inconsistent effects of UGC on consumer trust and brand perception (Usman & Wijaya, 2025). Customer Brand Identification (CBI), reflecting the emotional closeness consumers feel toward a brand's values and identity, has likewise been linked to stronger purchase intention and repurchase behavior (Aziz & Ahmed, 2023; Hans & Wijaya, 2022).

Despite the convenience TikTok Shop offers, consumers still hesitate to transact because of uncertainty about product quality, the risk of fraud, and mismatches between displayed and delivered products. This persistent hesitation suggests that algorithmic personalization and promotional intensity alone are insufficient to drive purchase decisions unless accompanied by a sufficient level of customer trust-the belief that a transaction is safe, that the product will meet expectations, and that the seller is reputable. Prior studies confirm that trust significantly shapes purchase decisions among TikTok Shop users, including Generation Z consumers specifically (Wijaya, 2023; Putra et al., 2024), and that trust can operate as a mediating mechanism linking digital stimuli to purchase behavior (Sari & Indriastuti, 2026).

Even so, prior research displays several limitations that motivate the present study. First, existing work tends to examine variables such as UGC and trust in isolation rather than within a single integrated model. Second, Customer Brand Identification remains rarely examined in the TikTok Shop context even though it may strengthen the consumer-brand relationship. Third, Customer Trust has more often been modeled as a direct antecedent of purchase decision than as a mediating mechanism. Fourth, prior studies on TikTok Shop consumer behavior have concentrated on cities such as Bandung, Karawang, and Medan, leaving Surabaya-where trust has already been shown to matter for TikTok Shop purchase decisions (Khalid & Purwanto, 2023)-comparatively underexplored.

Building on these gaps, this study offers novelty by integrating Personalized Product Recommendation, User Generated Content, and Customer Brand Identification within a single comprehensive model, and by positioning Customer Trust as the mediating variable that links these three antecedents to Purchase Decision, specifically among Generation Z TikTok Shop users in Surabaya. Accordingly, this study aims to analyze the effect of Personalized Product Recommendation, User Generated Content, and Customer Brand Identification on Purchase Decision, both directly and indirectly through Customer Trust. The findings are expected to contribute theoretically to digital marketing management research and to offer practical implications for businesses designing more effective marketing strategies in the social commerce era.

1.1. Personalized Product Recommendation

Personalized Product Recommendation (PPR) is a key feature of modern e-commerce that uses artificial intelligence and data analysis to provide product recommendations based on users' preferences, behavior, and needs. On social-media platforms, recommendations are generated not only from purchase history but also from content interactions, such as videos watched, likes, comments, and shares (Zhang et al., 2018). This mechanism is particularly relevant to TikTok Shop, where recommendations are closely connected to users' content-consumption behavior. Recommender systems help users navigate a large number of product choices by providing relevant and useful suggestions (Ricci et al., 2011). In line with the concept of one-to-one marketing, personalization enables companies to tailor products and experiences to individual consumer needs (Peppers & Rogers, 1997). In this study, PPR is measured using the dimensions of relevance, accuracy, personalization, diversity, and novelty, following Jiang and Song (2021) and Nguyen et al. (2024).

1.2. User-Generated Content

User-Generated Content (UGC) refers to content voluntarily created and shared by users, including reviews, comments, photos, videos, and testimonials about products or brands. UGC enables consumers to actively create and disseminate information rather than merely receive it (Berthon et al., 2012). Consumers may share UGC to express experiences, help others, interact socially, or gain recognition (Hennig-Thurau et al., 2004; Muntinga et al., 2011). On TikTok Shop, UGC facilitates interactive communication that can influence consumer perceptions, interest, and purchase decisions, particularly among Generation Z. In this

study, UGC is measured through content quality, credibility, relevance, valence, and engagement, following Saura et al. (2022) and El-Shihy and Awaad (2025).

1.3. Customer Brand Identification

Customer Brand Identification (CBI) refers to the extent to which consumers perceive similarities and develop emotional connections between their identity and a brand's values, personality, and image. CBI can be influenced by value congruence, brand distinctiveness, prestige, social benefits, and memorable brand experiences (Stokburger-Sauer et al., 2012). Consumers with strong CBI tend to demonstrate greater loyalty, share positive word of mouth, and view the brand as part of their self-identity (Ahearne et al., 2005; Bhattacharya & Sen, 2003). In the TikTok Shop context, CBI may be strengthened through engaging brand content, online communities, and personalized shopping experiences. In this study, CBI is measured through value congruence, brand self-expression, brand belongingness, social identity through brand, and brand pride, following Bhattacharya and Sen (2003) and Stokburger-Sauer et al. (2012).

1.4. Customer Trust

Customer Trust refers to consumers' confidence in the reliability, integrity, and ability of a platform or seller to fulfill promises and provide secure, satisfactory transactions. Trust is particularly important in e-commerce because consumers cannot directly inspect products or interact face to face with sellers before making purchases (Morgan & Hunt, 1994). In digital transactions, trust is shaped by institutional factors, rational evaluations, emotional connections, reputation, reviews, and platform trust signals (Gefen et al., 2003; McKnight et al., 2002). On TikTok Shop, product reviews, ratings, and User-Generated Content (UGC) can strengthen consumer trust by providing information about sellers and product quality. In this study, Customer Trust is measured through competence, benevolence, integrity, transaction security trust, and product quality trust, following McKnight et al. (2002) and Gefen et al. (2003).

1.5. Purchase Decision

Purchase Decision refers to the process through which consumers select and purchase products or services based on rational, emotional, and social considerations. According to Kotler and Keller (2016), purchase decisions involve problem recognition, information search, evaluation of alternatives, and the final purchase. Consumers also consider available information, perceived risks, personal preferences, and environmental influences before making a decision (Paul & Olson, 2010; Schiffman & Wisenblit, 2015). In the TikTok Shop context, purchase decisions may be influenced by video content, influencers, trends, peer recommendations, and User-Generated Content (UGC). In this study, Purchase Decision is measured through product choice, brand choice, choice of purchase venue, purchase quantity, and purchase timing, following Kotler and Keller (2016) and Tjiptono (2019).

1.6. Research Hypotheses

Based on the theoretical explanations and findings of previous studies discussed above, Personalized Product Recommendation, User-Generated Content, and Customer Brand Identification are expected to influence Customer Trust and Purchase Decision among Generation Z TikTok Shop users in Surabaya. Furthermore, Customer Trust is expected to directly influence Purchase Decision and mediate the relationships between the independent variables and Purchase Decision. Therefore, the hypotheses proposed in this study are as follows:

H1: Personalized Product Recommendation has a positive and significant effect on Customer Trust.

H2: User-Generated Content has a positive and significant effect on Customer Trust.

H3: Customer Brand Identification has a positive and significant effect on Customer Trust.

H4: Personalized Product Recommendation has a positive and significant effect on Purchase Decision.

H5: User-Generated Content has a positive and significant effect on Purchase Decision.

H6: Customer Brand Identification has a positive and significant effect on Purchase Decision.

H7: Customer Trust has a positive and significant effect on Purchase Decision.

H8: Customer Trust mediates the relationship between Personalized Product Recommendation and Purchase Decision.

H9: Customer Trust mediates the relationship between User-Generated Content and Purchase Decision.

H10: Customer Trust mediates the relationship between Customer Brand Identification and Purchase Decision.

2. Materials and Methods

2.1. Research Design

This study applies a quantitative, explanatory research design intended to test causal relationships among variables through hypothesis testing (Sugiyono, 2019). Primary data were collected through an online structured questionnaire, and the resulting data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) in SmartPLS 4. PLS-SEM was selected because it accommodates mediation testing, does not require multivariate-normal data, performs well with moderate sample sizes, and can simultaneously handle a structural model comprising five latent variables and multiple indicators (Ketchen, 2013).

2.2. Population and Sample

The population of this study comprised Generation Z TikTok Shop users residing in Surabaya, Indonesia, who had purchased products through the platform. As the exact population size was unknown, it was treated as an infinite population. The minimum sample size was determined using the Lemeshow formula ($n = Z^2 \times p \times (1-p) / d^2$), with $Z = 1.96$ (95% confidence level), $p = 0.5$, and $d = 0.1$, resulting in a minimum sample of approximately 97 respondents (Lemeshow et al., 1990). Respondents were selected using a purposive sampling technique based on the following criteria: (1) born between 1997 and 2012 (Generation Z); (2) residing in Surabaya; (3) having purchased through TikTok Shop at least twice within the previous three months; (4) using the TikTok application at least three times per week; (5) having viewed product recommendations on TikTok Shop; and (6) having viewed user reviews on TikTok Shop. A total of 206 valid responses were collected, exceeding the minimum sample requirement and providing sufficient data for SEM-PLS analysis, as recommended by Hair et al. (2022).

2.3. Data Collection

Primary data were collected through an online structured questionnaire distributed to Generation Z TikTok Shop users in Surabaya. The questionnaire consisted of measurement items adapted from established scales in previous studies. Personalized Product Recommendation was measured using indicators adapted from Jiang and Song, (2021) and Nguyen et al. (2024); User Generated Content from Saura et al. (2022) and Shihy and Awaad (2025); Customer Brand Identification from Bhattacharya and Sen (2003) and Stokburger-Sauer et al. (2012); Customer Trust from McKnight et al. (2002) and Gefen et al. (2003); and Purchase Decision from Keller and Kotler (2016) and Tjiptono (2019). All questionnaire items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

2.4. Data Analysis Technique

Data were analyzed using descriptive statistics and PLS-SEM in SmartPLS 4. The analysis included evaluation of the measurement model through convergent validity (outer loading and Average Variance Extracted), discriminant validity (cross-loadings), and reliability (Composite Reliability and Cronbach's Alpha). The structural model was then assessed using collinearity (Variance Inflation Factor), coefficient of determination (R^2), effect size (f^2), and bootstrapping with 5,000 subsamples to test path coefficients. Mediation effects were evaluated using the specific indirect effect procedure by comparing the significance of direct and indirect effects. All analyses followed the recommended criteria proposed by Hair et al. (2022).

3. Results

3.1. Respondent Characteristics

Of the 206 respondents, the majority were aged 21-24 years (140 respondents, 68.0%), followed by 25-28 years (38 respondents, 18.4%) and 17-20 years (28 respondents, 13.6%). By occupation, most respondents were students (122 respondents, 59.2%), followed by employees (68 respondents, 33.0%), entrepreneurs (14 respondents, 6.8%), and teachers (2 respondents, 1.0%). Regarding platform engagement, 49.5% of respondents used TikTok more than ten times per week, 30.1% used it six to ten times, and 20.4% used it three to five times per week. All respondents (100%) confirmed having purchased through TikTok Shop at least twice within the preceding three months, having viewed product recommendations on the platform, and having viewed user reviews before purchasing, confirming that the sample was well-qualified to evaluate the constructs under study.

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3.2. Measurement (Outer) Model Evaluation

A. Convergent Validity

Convergent validity was first evaluated on the full, unmodified measurement model comprising all 25 original indicators across the five constructs. Figure 1 presents the initial outer model prior to indicator elimination.

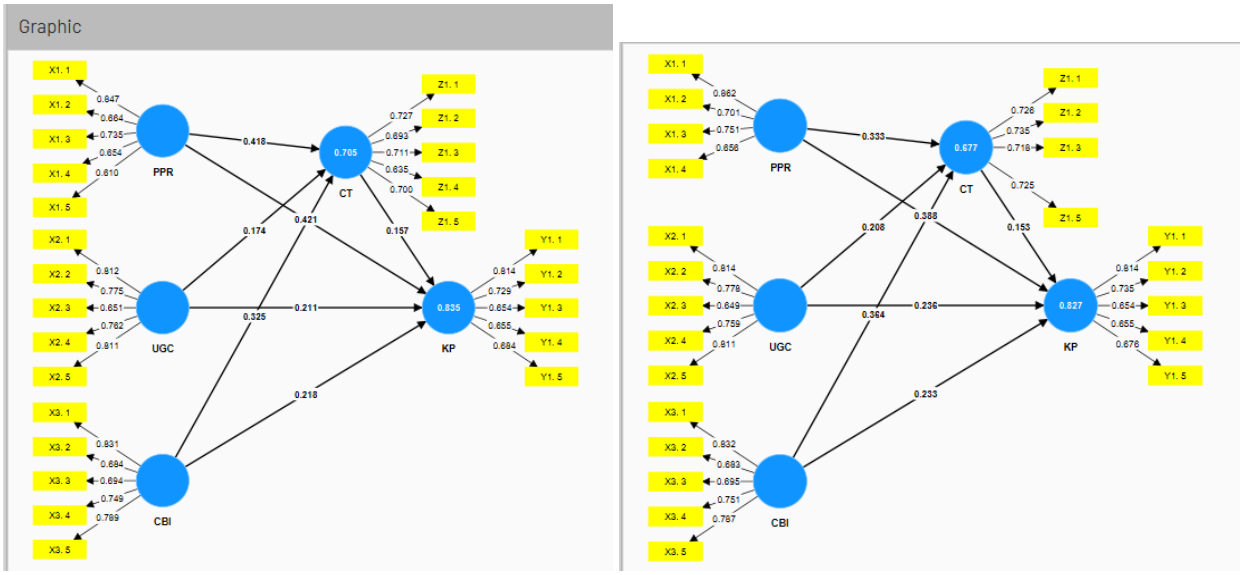


Figure 1. Initial Measurement Models Before and After Indicator Elimination
Source: SmartPLS 4 output, processed by the researcher (2026).

Table 1. Final Outer Loading Results

Construct	Indicator	Final Outer Loading	Status
Personalized Product Recommendation (X1)	PPR1	0.862	Valid
	PPR2	0.701	Valid
	PPR3	0.751	Valid
	PPR4	0.656	Valid
User-Generated Content (X2)	UGC1	0.814	Valid
	UGC2	0.778	Valid
	UGC3	0.649	Valid
	UGC4	0.759	Valid
	UGC5	0.811	Valid
Customer Brand Identification (X3)	CBI1	0.832	Valid
	CBI2	0.683	Valid
	CBI3	0.695	Valid
	CBI4	0.751	Valid
	CBI5	0.787	Valid
Customer Trust (Z)	CT1	0.726	Valid
	CT2	0.735	Valid
	CT3	0.718	Valid
	CT5	0.725	Valid
Purchase Decision (Y)	PD1	0.814	Valid
	PD2	0.735	Valid
	PD3	0.654	Valid
	PD4	0.655	Valid
	PD5	0.676	Valid

Source: SmartPLS 4 output, processed by the researcher (2026).

Convergent validity was first assessed through outer loadings and Average Variance Extracted (AVE). Following Hair et al. (2022), an indicator is considered to have good reliability when its outer loading is at least 0.708, while indicators between 0.40 and 0.70 may be retained if their removal does not meaningfully improve Composite Reliability or AVE and if theoretical justification supports retention; a construct is considered to satisfy convergent validity when its AVE is at least 0.50. The initial measurement model showed that two indicators fell below the acceptable threshold: the novelty-of-recommendation indicator under Personalized Product Recommendation (outer loading = 0.610) and one integrity-related indicator under Customer Trust (outer loading = 0.635), and their presence caused both the Personalized Product Recommendation and Customer Trust constructs to fall short of the 0.50 AVE threshold. Both indicators were therefore eliminated, after which the model was re-estimated.

Table 2. Convergent Validity Results (Average Variance Extracted)

Construct	AVE Final	Status
Personalized Product Recommendation (X1)	0.557	Valid
User-Generated Content (X2)	0.585	Valid
Customer Brand Identification (X3)	0.565	Valid
Customer Trust (Z)	0.527	Valid
Purchase Decision (Y)	0.504	Valid

Source: SmartPLS 4 output, processed by the researcher (2026).

After elimination, all remaining indicators reached the minimum acceptable range, and every construct achieved an AVE at or above 0.50: Personalized Product Recommendation (0.557), User-Generated Content (0.585), Customer Brand Identification (0.565), Customer Trust (0.527), and Purchase Decision (0.504). These results confirm that each construct's indicators explain more than half of the construct's variance, satisfying the convergent-validity requirement and allowing the analysis to proceed to discriminant validity.

B. Discriminant Validity (Cross-Loading)

Discriminant validity was assessed using cross-loadings, with the expectation that each indicator loads more strongly on its intended construct than on any other construct in the model (Hair et al., 2022).

The cross-loading analysis confirmed that every indicator loaded highest on its own construct, indicating that the five constructs are empirically distinct from one another and that the measurement model is suitable for structural analysis.

Table 3. Cross-Loading Results (Discriminant Validity)

Indicator	CBI (X3)	CT (Z)	PD (Y)	PPR (X1)	UGC (X2)
PPR1 (X1.1)	0.606	0.632	0.715	0.862	0.586
PPR2 (X1.2)	0.604	0.570	0.614	0.701	0.528
PPR3 (X1.3)	0.533	0.569	0.677	0.751	0.616
PPR4 (X1.4)	0.425	0.465	0.506	0.656	0.473
UGC1 (X2.1)	0.563	0.547	0.634	0.617	0.814
UGC2 (X2.2)	0.555	0.533	0.634	0.605	0.778
UGC3 (X2.3)	0.518	0.553	0.553	0.539	0.649
UGC4 (X2.4)	0.522	0.505	0.604	0.478	0.759
UGC5 (X2.5)	0.598	0.602	0.635	0.587	0.811
CBI1 (X3.1)	0.832	0.613	0.691	0.610	0.627
CBI2 (X3.2)	0.683	0.465	0.549	0.513	0.503
CBI3 (X3.3)	0.695	0.437	0.447	0.425	0.328
CBI4 (X3.4)	0.751	0.646	0.615	0.515	0.543
CBI5 (X3.5)	0.787	0.644	0.674	0.654	0.653
CT1 (Z1.1)	0.514	0.726	0.566	0.565	0.509
CT2 (Z1.2)	0.627	0.735	0.641	0.582	0.502
CT3 (Z1.3)	0.524	0.718	0.563	0.574	0.541
CT5 (Z1.5)	0.530	0.725	0.520	0.461	0.538
PD1 (Y1.1)	0.654	0.560	0.814	0.671	0.624

PD2 (Y1.2)	0.677	0.674	0.735	0.647	0.633
PD3 (Y1.3)	0.509	0.552	0.654	0.544	0.620
PD4 (Y1.4)	0.524	0.522	0.655	0.587	0.459
PD5 (Y1.5)	0.453	0.484	0.676	0.551	0.489

Source: SmartPLS 4 output, processed by the researcher (2026).
Bold values in the original SmartPLS output correspond to the highest loading for each indicator on its own construct.

C. Construct Reliability

Construct reliability was evaluated using Cronbach's Alpha and Composite Reliability, both of which are considered acceptable above 0.70 (Hair et al., 2022).

Table 4. Construct Reliability Results

Construct	Cronbach's Alpha	Composite Reliability	Status
Personalized Product Recommendation (X1)	0.730	0.833	Reliable
User-Generated Content (X2)	0.820	0.875	Reliable
Customer Brand Identification (X3)	0.807	0.866	Reliable
Customer Trust (Z)	0.702	0.817	Reliable
Purchase Decision (Y)	0.751	0.834	Reliable

Source: SmartPLS 4 output, processed by the researcher (2026).

All five constructs exceeded the minimum threshold of 0.70 for both Cronbach's Alpha and Composite Reliability, ranging from 0.702 (Customer Trust) to 0.820 (User-Generated Content) for Cronbach's Alpha, and from 0.817 (Customer Trust) to 0.875 (User-Generated Content) for Composite Reliability. These results indicate that all constructs possess strong internal consistency, confirming that the measurement model is reliable and appropriate for proceeding to structural model (inner model) evaluation.

3.3. Structural (Inner) Model Evaluation

3.3.1. Collinearity Assessment (Inner VIF)

Table 5. Inner VIF Results

Construct	AVE Final	Status
Customer Brand Identification (X3) → Customer Trust (Z)	2.551	No multicollinearity
Customer Brand Identification (X3) → Purchase Decision (Y)	2.963	No multicollinearity
Customer Trust (Z) → Purchase Decision (Y)	3.099	No multicollinearity
Personalized Product Recommendation (X1) → Customer Trust (Z)	2.706	No multicollinearity
Personalized Product Recommendation (X1) → Purchase Decision (Y)	3.050	No multicollinearity
User-Generated Content (X2) → Customer Trust (Z)	2.629	No multicollinearity
User-Generated Content (X2) → Purchase Decision (Y)	2.763	No multicollinearity

Source: SmartPLS 4 output, processed by the researcher (2026).

All inner VIF values ranged from 2.551 to 3.099, well below the maximum threshold of 5.00 recommended by Hair et al. (2022). This indicates that no problematic multicollinearity exists among the exogenous constructs, confirming that each independent variable contributes distinct explanatory information to the structural model and that the subsequent path-coefficient estimates can be interpreted with confidence.

3.3.2. Coefficient of Determination (R^2 and Adjusted R^2)

Table 6. R^2 and Adjusted R^2 Results

Construct	R^2	Adjusted R^2	Category
Customer Trust (Z)	0.677	0.673	Moderate

Purchase Decision (Y)	0.827	0.824	Substantial

Source: SmartPLS 4 output, processed by the researcher (2026).

The R^2 value for Customer Trust (0.677) indicates that Personalized Product Recommendation, User-Generated Content, and Customer Brand Identification jointly explain 67.7% of the variance in Customer Trust, a level classified as moderate according to Hair et al. (2022), with the remaining 32.3% attributable to factors outside the model. The R^2 value for Purchase Decision (0.827) indicates that Personalized Product Recommendation, User-Generated Content, Customer Brand Identification, and Customer Trust jointly explain 82.7% of the variance in Purchase Decision, a level classified as substantial, leaving only 17.3% of the variance explained by factors outside the model. These results indicate that the structural model possesses strong explanatory power, particularly for Purchase Decision.

3.3.3. Effect Size (f^2)

Table 7. Effect Size (f^2) Results

Relationship	f^2	Category
Personalized Product Recommendation (X1) → Customer Trust (Z)	0.127	Small
Personalized Product Recommendation (X1) → Purchase Decision (Y)	0.286	Medium
User-Generated Content (X2) → Customer Trust (Z)	0.051	Small
User-Generated Content (X2) → Purchase Decision (Y)	0.117	Small
Customer Brand Identification (X3) → Customer Trust (Z)	0.161	Medium
Customer Brand Identification (X3) → Purchase Decision (Y)	0.106	Small
Customer Trust (Z) → Purchase Decision (Y)	0.043	Small

Source: SmartPLS 4 output, processed by the researcher (2026).

Personalized Product Recommendation exerted the largest effect size on Purchase Decision ($f^2 = 0.286$, medium), indicating that the relevance and personalization of product recommendations make a substantial contribution to purchase behavior beyond what the other constructs explain. Customer Brand Identification exerted the largest effect size on Customer Trust ($f^2 = 0.161$, medium), suggesting that a consumer's identification with the TikTok Shop brand plays a comparatively important role in trust formation. All remaining relationships fell within the small category (f^2 between 0.043 and 0.127), including the effect of Customer Trust on Purchase Decision ($f^2 = 0.043$), indicating that while Customer Trust remains a statistically relevant predictor, its unique incremental contribution to explaining Purchase Decision is comparatively modest relative to the direct contributions of PPR, UGC, and CBI.

3.3.4. Direct Hypothesis Testing (Path Coefficients)

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4 with 5,000 subsamples, generating path coefficients (Original Sample, O), t-statistics, and p-values for each hypothesized relationship. A hypothesis is supported when t-statistics > 1.96 and p-values < 0.05.

Table 8. Direct Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient (O)	t-Statistics	p-Values	Result
H1	PPR → Customer Trust	0.333	3.950	0.000	Supported
H2	UGC → Customer Trust	0.208	3.024	0.003	Supported
H3	CBI → Customer Trust	0.364	4.659	0.000	Supported
H4	PPR → Purchase Decision	0.388	5.440	0.000	Supported
H5	UGC → Purchase Decision	0.236	3.964	0.000	Supported
H6	CBI → Purchase Decision	0.233	3.339	0.001	Supported
H7	Customer Trust → Purchase Decision	0.153	2.363	0.018	Supported

Source: SmartPLS 4 output, processed by the researcher (2026).

The hypothesis testing results showed that all direct relationships were positive and significant. Personalized Product Recommendation significantly influenced Customer Trust (H1; β = 0.333, t = 3.950, p < 0.001) and Purchase Decision (H4; β = 0.388, t = 5.440, p < 0.001). These findings indicate that relevant and personalized recommendations can strengthen consumer trust while directly facilitating product selection. User-Generated Content also had significant positive effects on Customer Trust (H2; β = 0.208, t = 3.024, p = 0.003) and Purchase Decision (H5; β = 0.236, t = 3.964, p < 0.001), suggesting that informative and credible user experiences help reduce uncertainty and support purchase decisions. Furthermore, Customer Brand Identification significantly influenced Customer Trust (H3; β = 0.364, t = 4.659, p < 0.001) and Purchase Decision (H6; β = 0.233, t = 3.339, p = 0.001). Notably, CBI was the strongest predictor of Customer Trust, whereas PPR was the strongest direct predictor of Purchase Decision. Customer Trust also had a positive and significant effect on Purchase Decision (H7; β = 0.153, t = 2.363, p = 0.018), indicating that trust remains relevant in reducing perceived risk and encouraging transactions.Regarding the mediating effects, Customer Trust significantly mediated the relationship between Personalized Product Recommendation and Purchase Decision (H8; β = 0.051, t = 1.990, p = 0.047) and between Customer Brand Identification and Purchase Decision (H10; β = 0.056, t = 2.108, p = 0.035). Because the corresponding direct effects remained significant, Customer Trust functioned as a partial mediator in both relationships. In contrast, Customer Trust did not significantly mediate the relationship between User-Generated Content and Purchase Decision (H9; β = 0.032, t = 1.716, p = 0.086). Nevertheless, the significant direct effect of UGC on Purchase Decision indicates that Generation Z TikTok Shop users may use user-generated reviews and experiences as direct references when making purchase decisions, without necessarily relying on a trust-building pathway.

3.3.5. Mediation Analysis (Specific Indirect Effects)

The mediating role of Customer Trust was tested using the specific indirect effect procedure with the same bootstrapping parameters described above.

Table 9. Specific Indirect Effects (Mediation Analysis)

Hypothesis	Mediation Path	Inderect Effect (O)	t-Statistics	p-Values	Result
H8	PPR → Customer Trust → Purchase Decision	0.051	1.990	0.047	Significant
H9	UGC → Customer Trust → Purchase Decision	0.032	1.716	0.086	Not Significant
H10	CBI → Customer Trust → Purchase Decision	0.056	2.108	0.035	Significant

Source: SmartPLS 4 output, processed by the researcher (2026).

The mediation analysis showed that Customer Trust significantly mediated the effects of Personalized Product Recommendation and Customer Brand Identification on Purchase Decision, supporting H8 and H10. However, the mediating effect of Customer Trust on the relationship between User-Generated Content and Purchase Decision was not significant; therefore, H9 was not supported. These findings indicate that Customer Trust serves as a mediating mechanism for personalized recommendations and brand identification but does not significantly mediate the effect of UGC on Purchase Decision.

4. Discussion

The finding that Personalized Product Recommendation positively affects Customer Trust (H1) supports the view that recommendation systems tailored to user needs and search history increase consumers' confidence in a platform (Schafer et al., 2001), and is consistent with Jiang and Song (2021) and Nguyen et al. (2024). Relevant, accurate, and well-personalized recommendations reduce consumer uncertainty by demonstrating that the platform understands the individual user's preferences, and TikTok Shop can further strengthen this effect by continuing to refine its recommendation algorithm and by encouraging sellers to provide complete and accurate product information.

User Generated Content also positively affects Customer Trust (H2), in line with Saura et al. (2022), Aji (2023), and Shihy and Awaad (2025), because information originating from fellow consumers is generally perceived as more objective than brand-generated promotion and helps prospective buyers form a clearer picture of product quality before purchasing. This underscores the value of encouraging honest,

informative reviews accompanied by photos or videos. Customer Brand Identification recorded the strongest effect on Customer Trust among the three exogenous variables (H3), consistent with Aziz and Ahmed (2023), Jalaludin et al. (2023), and Putra et al. (2026). When consumers perceive their identity as congruent with a brand's values, the resulting emotional attachment appears to translate directly into stronger trust, which suggests that sellers on TikTok Shop benefit from building a consistent and recognizable brand identity aligned with their target consumers' characteristics.

All three variables also directly and positively affect Purchase Decision (H4-H6). Personalized Product Recommendation exerted the strongest direct effect on Purchase Decision among all paths in the model, consistent with Jiang and Song (2021) and Nguyen et al. (2024); User Generated Content's effect on Purchase Decision aligns with Aji (2023), reflecting the role of peer experience as a key evaluative input prior to purchase; and Customer Brand Identification's effect on Purchase Decision is consistent with Hans and Wijaya (2022) and Putra et al. (2026), indicating that emotional brand attachment translates into actual buying behavior, not only trust. Customer Trust positively affects Purchase Decision (H7), consistent with Sari and Indriastuti (2026), although this path recorded the smallest coefficient among the significant direct effects, indicating that for this sample, trust plays a meaningful but comparatively smaller role relative to personalization, content, and brand identification in shaping actual purchase behavior.

The mediation results (H8) show that Customer Trust partially mediates the effects of both Personalized Product Recommendation and Customer Brand Identification on Purchase Decision, consistent with Ginting and Yusriadi (2023) and Agustina et al. (2026), because both predictors retain significant direct effects on Purchase Decision alongside their significant indirect effects through trust. In contrast, Customer Trust does not significantly mediate the effect of User Generated Content on Purchase Decision, suggesting that Generation Z TikTok Shop users tend to treat UGC as a direct evaluative input that shapes purchase decisions without first requiring the formation of platform or seller trust. This pattern is consistent with Usman and Wijaya (2025), who likewise found that Customer Trust did not mediate the effect of UGC (on brand perception in their study), but diverges from Bashir et al. (2025), who found that trust did mediate UGC's effect on purchase intention. The discrepancy may be attributable to differences in the dependent construct (purchase intention versus actual purchase decision) and in the consumer-content relationship: Bashir et al. (2025) emphasize that tie strength and prior product knowledge condition whether UGC builds trust, whereas Generation Z consumers in this study appear to rely on UGC as an immediate, self-sufficient decision cue rather than as a trust-building mechanism.

5. Conclusions

This study examined the influence of Personalized Product Recommendation, User-Generated Content, and Customer Brand Identification on Purchase Decision, with Customer Trust as a mediating variable, among 206 Generation Z TikTok Shop users in Surabaya, analyzed using PLS-SEM with SmartPLS 4. The results demonstrate that Personalized Product Recommendation, User-Generated Content, and Customer Brand Identification each exert a positive and significant effect on Customer Trust (supporting H1–H3), and each also exerts a positive and significant direct effect on Purchase Decision (supporting H4–H6). Customer Trust, in turn, exerts a positive and significant effect on Purchase Decision (supporting H7), though its contribution is comparatively smaller than that of the three exogenous variables. Regarding mediation, Customer Trust significantly and partially mediates the effect of Personalized Product Recommendation on Purchase Decision, and significantly and partially mediates the effect of Customer Brand Identification on Purchase Decision, but does not significantly mediate the effect of User-Generated Content on Purchase Decision—indicating that UGC influences Purchase Decision primarily through a direct pathway rather than through the formation of generalized platform trust.

Collectively, these findings confirm that Personalized Product Recommendation, User-Generated Content, Customer Brand Identification, and Customer Trust each play an important role in shaping the purchase decisions of Generation Z TikTok Shop users in Surabaya, and that Customer Trust operates as a meaningful, though selective, mediating mechanism—strengthening the pathways from algorithmic personalization and brand identification to purchase behavior, while not being required for the pathway from user-generated content to purchase behavior. Theoretically, the study contributes an integrated framework combining algorithmic, social, and identity-based antecedents of purchase decision in a social commerce setting. Practically, the findings provide actionable guidance for TikTok Shop, sellers, brand owners, content creators, and digital marketers seeking to strengthen consumer trust and purchase behavior in an increasingly personalized and content-driven digital marketplace.

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