

From Personalization to Purchase: The Role of Consumer Trust in Linking Perceived Personalization and Purchase Intention among Generation Z in Social Commerce

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Abstract

This study aims to examine the effect of perceived personalization on purchase intention, with consumer trust serving as a mediating variable. The research focuses on Generation Z users of social commerce in the Special Region of Yogyakarta. A quantitative research design was employed, involving 100 respondents selected through convenience sampling by distributing questionnaires via social media platforms such as WhatsApp and Instagram. The variables analyzed in this study include perceived personalization, consumer trust, and purchase intention. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach through SmartPLS. The findings reveal that perceived personalization has a positive and significant effect on purchase intention, both directly and indirectly through consumer trust. Furthermore, consumer trust significantly mediates the relationship between perceived personalization and purchase intention, indicating its crucial role in strengthening consumer decision-making processes. This study contributes to the development of consumer behavior literature, particularly in the context of social commerce, by emphasizing the importance of personalization strategies in building trust and enhancing purchase intention among Generation Z.

Keywords: Consumer trust, generation z, perceived personalization, purchase intention, social commerce.



INTRODUCTION

The rapid advancement of artificial intelligence has fundamentally transformed the landscape of digital advertising, enabling firms to design highly personalized campaigns tailored to individual consumer behaviors, preferences, and interests. In contemporary marketing environments, AI driven personalized advertising has become a strategic tool, particularly within the e commerce sector where intense competition necessitates more effective methods of capturing consumer attention. By leveraging sophisticated algorithms and data analytics, companies are able to optimize message delivery and enhance user experience, which ultimately contributes to increased consumer purchase intention. Recent studies further emphasize that AI based personalization not only improves marketing efficiency but also strengthens customer engagement through context aware and predictive communication strategies (Azmi et al., 2025; Żyminkowska & Zachurzok-Srebrny, 2025).

Empirical evidence from Indonesia highlights the significant growth of digital commerce, reinforcing the importance of this transformation. According to Bank Indonesia 2024 data, the value of e commerce transactions increased from approximately Rp205.5 trillion in 2019 to Rp266.3 trillion in 2020, followed by a sharp rise to Rp401.1 trillion in 2021 and Rp476.3 trillion in 2022. Although there was a slight correction to Rp453.7 trillion in 2023, the value is projected to increase again to nearly Rp487 trillion in 2024 (BPS Statistics Indonesia, 2025). This trend confirms that e commerce has become a primary distribution channel for goods and services in Indonesia, reflecting a substantial shift in consumer preferences from conventional transactions to digital platforms. Such rapid digital adoption underscores the urgency for firms to understand the behavioral drivers behind online purchase intention, particularly within emerging digital ecosystems.

As the e commerce ecosystem continues to mature, a new paradigm known as social commerce has emerged, integrating social networking features with direct transactional capabilities (Zhang et al., 2017). Platforms such as TikTok Shop, Shopee Live, and Instagram Live enable consumers to interact in real time with sellers and content creators, observe product demonstrations, read reviews, and complete purchases within a single integrated environment (Utami et al., 2025; Yang et al., 2025). This interactive environment enhances consumer engagement and facilitates more immersive shopping experiences. Moreover, the convergence of entertainment, social interaction, and commerce has redefined consumer decision making processes, making them more dynamic and socially influenced (Abdeljaber et al., 2026; Jang & Kim, 2026; Wang et al., 2025).

The growing prominence of social commerce is particularly evident among Generation Z, a cohort characterized by high digital literacy and strong reliance on social interactions in online environments. Prior studies indicate that Generation Z consumers tend to depend on peer reviews, recommendations, and social interactions as primary references when making purchase decisions, rather than relying solely on official seller information (Catană et al., 2025). Reviews, ratings, and real time conversations function as social proof that reduces uncertainty and strengthens consumer confidence. In addition, AI based recommendation algorithms, such as those used in TikTok, curate personalized content feeds that capture user interests and encourage

deeper engagement. Social media marketing strategies, including interactive content, two way communication, and influencer collaborations, have been shown to significantly contribute to the development of brand trust and purchase intention among Generation Z (Hamidah et al., 2024; Mulyadi & Zulganef, 2025; Ying et al., 2025). This indicates that trust has become a central mechanism linking digital engagement to actual purchasing behavior in social commerce contexts (Handoyo, 2024; Zhao et al., 2021).

Despite the growing body of literature, empirical findings regarding the relationship between perceived personalization and purchase intention remain inconsistent. Some studies suggest that perceived personalization directly influences purchase intention (An & Ngo, 2025), while others argue that its effect is indirect and operates through mediating variables such as trust (Jize & Atasha Jamaludin, 2025). Additional studies also report that perceived personalization significantly affects both trust and purchase intention, although the strength and direction of these relationships vary depending on contextual factors (Jadil et al., 2022; Salhab et al., 2023). These inconsistencies highlight a critical research gap, particularly in the integration of AI based personalized advertising with psychological constructs such as consumer trust. Therefore, a more comprehensive model that incorporates trust as a mediating variable is to reconcile these conflicting findings and provide a more robust explanation of consumer behavior (Bleier et al., 2019; Mathesa et al., 2025).

Based on these considerations, this study aims to examine the influence of perceived personalization on purchase intention, both directly and indirectly through consumer trust, with a specific focus on Generation Z users of social commerce in the Special Region of Yogyakarta. The objectives of this research are to analyze the effect of perceived personalization on purchase intention, to evaluate its impact on consumer trust, to assess the influence of trust on purchase intention, and to investigate the mediating role of trust in the relationship between perceived personalization and purchase intention. Theoretically, this study is expected to enrich the literature on digital marketing and consumer behavior by integrating AI based personalization with trust-based mechanisms in a unified model. Practically, the findings are anticipated to provide strategic insights for social commerce practitioners and digital marketers in designing personalized and trustworthy advertising strategies to enhance consumer engagement and drive purchase intention.

METHOD

This study employed a quantitative research design with a descriptive approach to examine the intention model mediated by consumer trust among Generation Z users of social commerce in the Special Region of Yogyakarta. The population comprised all Generation Z individuals who actively use social commerce platforms in the region, although the exact population size is unknown. Therefore, a non-probability sampling technique, specifically accidental sampling, was applied to obtain respondents who met the research criteria. A total of 100 respondents were selected as the sample size, which is considered adequate for Structural Equation Modeling based on Partial Least Squares analysis (Hair et al., 2019). Primary data were collected through a structured questionnaire distributed online, using Likert scale measurements to capture respondents' perceptions of the variables under study.

Data analysis was conducted using Structural Equation Modeling with Smart PLS software to assess both the measurement model and the structural model. The measurement model evaluation included validity and reliability tests, such as convergent validity assessed through factor loadings and Average Variance Extracted, as well as composite reliability and Cronbach's alpha to ensure internal consistency (Hair et al., 2019; Henseler et al., 2015). Furthermore, the structural model was evaluated by examining path coefficients, coefficient of determination, and hypothesis testing through bootstrapping procedures. This approach enables robust analysis of complex relationships between variables, particularly in models involving mediation effects such as consumer trust.

RESULTS AND DISCUSSION

Description of Respondent

To provide an overview of the sample characteristics, this study first presents the demographic profile of the respondents. Understanding these characteristics is essential to ensure the representativeness of the sample and to support the interpretation of the subsequent analysis. The distribution of respondents based on gender is presented in Table 1.

Table 1. Gender of Respondents

Gender	Frequency	Percentage
Man	40	40 %
Woman	60	60 %
Total	100	100 %

Source: Data processed by researcher, 2025.

Based on Table 1, it can be observed that the majority of respondents are female, accounting for 60% of the total sample, while male respondents represent 40%. This finding indicates that female respondents dominate participation in this study. This condition may reflect a higher level of engagement of female consumers in social commerce activities, particularly in evaluating products and interacting with online platforms, which is consistent with prior studies highlighting gender differences in online purchasing behavior.

Table 2. Age of Respondents

Age	Frequency	Percentage (%)
18 - 28 years	100	100 %
Total	100	100 %

Source: Data processed by researcher, 2025.

Based on Table 2, all respondents fall within the age range of 18–28 years, representing 100% of the total sample. This indicates that the entire sample belongs to Generation Z. This age concentration is highly relevant to the research context, as Generation Z is known for its strong familiarity with digital technology, social media platforms, and social commerce environments, thereby making them an appropriate population for analyzing purchase intention and consumer trust.

Table 3. Education of Respondents

Educations	Frequency	Percentage (%)
High School or Equivalent	40	40 %
Bachelor Degree (S1)	58	58 %
Master Degree (S2)	2	2%
Total	100	100 %

Source: Data processed by researcher, 2025.

Based on Table 3, the majority of respondents hold a bachelor's degree, accounting for 58%, followed by high school graduates at 40%, and a small proportion of respondents with a master's degree at 2%. This indicates that most respondents have a relatively high educational background. A higher level of education may contribute to more rational decision-making processes, including the evaluation of product information and trust formation in online transactions, which is particularly important in the context of social commerce.

Table 4. Occupation of Respondents

Occupation	Frequency	Percentage (%)
Student	60	60 %
Private Employee	15	15%
Self-employed	10	10 %
Freelancer	8	8 %
Others	7	7 %
Total	100	100 %

Source: Data processed by researcher, 2025.

Based on Table 4, the majority of respondents are students, comprising 60% of the total sample. This is followed by private employees at 15%, self-employed individuals at 10%, freelancers at 8%, and others at 7%. This finding indicates that students dominate the respondent profile in this study. This dominance is closely related to the age distribution, where most respondents belong to Generation Z, who are typically still in the education phase. Moreover, students tend to be highly active users of social media and digital platforms, making them a relevant segment for examining consumer trust and purchase intention in social commerce contexts.

Validity and Reliability Test

Following the presentation of respondent characteristics, the next stage of analysis involves evaluating the measurement model to ensure the validity and reliability of the research instrument. In this study, convergent validity is assessed by examining the loading factor values of each indicator on its respective construct. High loading values indicate that the indicators are able to adequately represent the underlying latent variables. The results of the convergent validity test are presented in Table 5.

Table 5. Results of Convergent Validity Test

Indicator	Perceived Personalization (X1)	Purchase Intention (Y)	Consumer Trust (Z)
X1.1	0.841		
X1.2	0.863		
X1.3	0.826		
X1.4	0.842		
Y1.1`		0.838	
Y1.2		0.865	
Y1.3		0.772	
Y1.4		0.826	
Z1.1			0.917
Z1.2			0.888
Z1.3			0.750

Source: Processed primary data using SmartPLS, 2025

Based on Table 5, all indicators demonstrate loading factor values above 0.70, which indicates that each indicator has a strong relationship with its respective latent construct. Therefore, all measurement items used in this study can be considered valid. This finding is consistent with the criterion stating that loading factor values greater than 0.70 reflect adequate convergent validity.

Furthermore, convergent validity can also be evaluated using the Average Variance Extracted value, where a value exceeding 0.50 indicates that the construct explains more than half of the variance of its indicators. As suggested by Hair et al., (2019), constructs with AVE values above 0.50 are considered to have good convergent validity. This result confirms that the measurement model is capable of accurately capturing the underlying theoretical constructs, thereby strengthening the robustness of the research instrument.

Table 6. Average Variance Extracted (AVE), Composite Reliability, and Cronbach’s Alpha

Variable	AVE	Composite Reliability	Cronbach Alpha
Media Social Marketing	0.856	0.960	0.944
Repurchase Intention	0.892	0.961	0.939
Brand Image	0.877	0.955	0.930

Source: Processed primary data using SmartPLS, 2025

Based on Table 6, all variables have Average Variance Extracted values greater than 0.50, which indicates that each construct is able to explain the variance of its indicators satisfactorily. This confirms that all latent variables in this study meet the criteria for convergent validity and are considered adequate for further analysis.

In addition, the composite reliability and Cronbach’s alpha values for all variables exceed 0.70, indicating a high level of internal consistency among the measurement items. Thus, all constructs in this study are considered reliable. These findings suggest that the measurement model not only meets the minimum statistical thresholds but also demonstrates strong consistency, which enhances the credibility of the structural model analysis. Moreover, high

reliability values indicate that the instruments used are stable and can produce consistent results if applied in similar research contexts.

Quantitative Analysis

The results of the Structural Equation Modeling analysis using SmartPLS are presented as follows. Based on the statistical output, the relationships between perceived personalization, consumer trust, and purchase intention are summarized in Table 7.

Table 7. Bootstrapping Results of Direct Effects

Path Coefficient	Original Sample (o)	T Statistics (O/STDEV)	P Values	Description
Perceived personalization → purchase Intention	0.517	8.286	0.000	Accepted
Perceived personalization → consumer trust	0.654	8.880	0.000	Accepted
consumer trust → purchase Intention	0.307	3.741	0.000	Accepted

Source: Processed primary data using SmartPLS, 2025

Based on Table 7, the hypothesis testing results can be explained as follows:

Hypothesis 1 states that perceived personalization has a positive effect on purchase intention. Based on Table 7, the path coefficient value of 0.517 indicates that perceived personalization positively influences purchase intention. The t-statistic value of 8.286 exceeds the critical threshold of 1.96, and the p-value of 0.000 is below 0.05. Therefore, Hypothesis 1 is supported. This finding suggests that personalization strategies in social commerce are effective in stimulating consumers' intention to purchase, as customized content tends to increase relevance and engagement.

Hypothesis 2 states that perceived personalization has a positive effect on consumer trust. Based on Table 7, the path coefficient value of 0.654 indicates a strong positive relationship between perceived personalization and consumer trust. The t-statistic value of 8.880 significantly exceeds the critical value of 1.96, and the p-value of 0.000 confirms statistical significance. Therefore, Hypothesis 2 is supported. This result highlights that personalization not only enhances user experience but also plays a crucial role in building trust, as consumers perceive tailored interactions as more attentive and reliable.

Hypothesis 3 states that consumer trust has a positive effect on purchase intention. Based on Table 7, the path coefficient value of 0.307 indicates a positive relationship between consumer trust and purchase intention. The t-statistic value of 3.741 exceeds 1.96, and the p-value of 0.000 indicates statistical significance. Therefore, Hypothesis 3 is supported. This implies that trust remains a fundamental determinant in consumer decision-making, especially in online environments where uncertainty and perceived risk are relatively high.

Indirect Effect Analysis

Table 8. Results of Indirect Effects

Path Coefficient	Original sample (o)	Standard deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
Perceived personalization → consumer trust → Purchase Intention	0.201	0.060	3.369	0.001	Accepted

Source: Processed primary data using SmartPLS, 2025

Based on Table 8, Hypothesis 4 examines the mediating role of consumer trust in the relationship between perceived personalization and purchase intention. The results show a path coefficient value of 0.201, indicating a positive indirect effect. The t-statistic value of 3.369 exceeds the critical threshold of 1.96, and the p-value of 0.001 is below 0.05. Therefore, Hypothesis 4 is accepted, confirming that consumer trust mediates the relationship between perceived personalization and purchase intention.

This finding indicates that personalization influences purchase intention not only directly but also indirectly through the development of trust, reinforcing the importance of trust-building mechanisms in digital marketing strategies.

Model Evaluation

The Q-square value as a measure of goodness of fit is calculated as follows:

$$Q\text{-Square} = 1 - [(1 - R^2_1) \times (1 - R^2_2)]$$

$$Q\text{-Square} = 1 - [(1 - 0.428) \times (1 - 0.570)]$$

$$Q\text{-Square} = 1 - (0.572 \times 0.430)$$

$$Q\text{-Square} = 1 - 0.24596$$

$$Q\text{-Square} = 0.7540$$

The Q^2 value of 75.40% indicates that perceived personalization and consumer trust collectively explain 75.40% of the variance in purchase intention, while the remaining 24.60% is influenced by other variables not included in this model.

This relatively high predictive relevance suggests that the proposed model has strong explanatory power, although future studies are encouraged to incorporate additional variables such as perceived risk, user experience quality, or social influence to further enhance the robustness of the model.

Discussions

The Effect of Perceived Personalization on Purchase Intention

The findings indicate that perceived personalization has a positive and significant effect on purchase intention among social commerce users in the Special Region of Yogyakarta. This suggests that when consumers perceive personalized content such as tailored recommendations, relevant advertisements, and customized design features, their intention to purchase increases. These results are consistent with prior research by An & Ngo (2025), which found that AI-driven personalization positively influences purchase intention, although the magnitude of the effect may vary. In addition, studies by Reena & Udita (2020) also confirm that personalized marketing enhances consumer engagement and purchase likelihood due to improved relevance and user experience.

The relationship can be explained by the alignment between consumer preferences and the content delivered, including the suitability of advertisement recommendations, the relevance of personalized designs, and the compatibility of promotions with individual interests and situational contexts. When consumers perceive that marketing messages are specifically designed for them, they tend to evaluate the information more favorably, leading to stronger behavioral intentions. Moreover, personalization reduces information overload and increases decision efficiency, which further strengthens purchase intention in digital environments. Therefore, perceived personalization plays a crucial role in shaping consumer responses in social commerce platforms.

The Effect of Perceived Personalization on Consumer Trust

The results demonstrate that perceived personalization significantly influences consumer trust. This finding contrasts with Khatun et al., (2026), who reported that perceived personalization did not significantly enhance trust. However, the current study shows that personalization contributes to trust formation when consumers perceive recommendations as relevant, transparent, and aligned with their preferences. Supporting studies by Xu & Chen (2025) indicate that personalized systems can foster trust by improving perceived usefulness and system credibility.

This implies that trust is not solely driven by personalization itself but also by how personalization is implemented. Factors such as transparency, fairness, and the perceived usefulness of recommendation systems play a critical role in strengthening trust. Consumers are more likely to trust platforms that provide accurate and meaningful recommendations without appearing manipulative. Additionally, the perception of algorithmic fairness and data security has become increasingly important in shaping trust, especially in AI-based personalization systems. Thus, personalization can enhance consumer trust when it is perceived as beneficial, transparent, and aligned with user expectations.

The Effect of Consumer Trust on Purchase Intention

The findings confirm that consumer trust has a positive and significant effect on purchase intention. This result supports prior research by Wang et al., (2025), whose meta-analysis revealed

that trust significantly influences consumer purchase intentions in social commerce contexts. Furthermore, studies by Zhou (2019) also emphasize that trust is a fundamental determinant of online purchasing behavior, as it reduces perceived risk and uncertainty.

Trust functions as a psychological mechanism that assures consumers regarding the reliability, integrity, and competence of online platforms. When consumers trust a platform, they are more confident in making transactions, sharing personal information, and relying on recommendations. In addition, trust acts as a risk-reduction mechanism in environments characterized by uncertainty, such as social commerce, thereby strengthening consumers' willingness to engage in purchasing behavior. Therefore, enhancing consumer trust is essential for increasing purchase intention in digital marketplaces.

The Mediating Role of Consumer Trust in the Relationship Between Perceived Personalization and Purchase Intention

The results reveal that consumer trust mediates the relationship between perceived personalization and purchase intention. This finding is consistent with Rahmawaty et al. (2024), who found that personal relevance significantly enhances trust and purchasing decisions. Additionally, research by Wang et al., (2025) also supports the mediating role of trust in linking personalization and behavioral intentions.

This indicates that perceived personalization not only directly influences purchase intention but also indirectly affects it through the development of trust. When consumers perceive personalized content as useful, relevant, and transparent, they develop trust in the platform, which subsequently increases their intention to purchase. Therefore, the effectiveness of personalization strategies depends on their ability to build and maintain consumer trust. Furthermore, this mediating mechanism highlights that without trust, the impact of personalization may be weakened, as consumers may perceive personalized content as intrusive rather than beneficial. Consequently, companies must ensure that personalization strategies emphasize transparency, fairness, and user control to maximize their effectiveness in driving purchase intention.

CONCLUSION

Based on the results of the analysis and discussion, this study concludes that perceived personalization plays a significant and positive role in influencing both consumer trust and purchase intention among Generation Z social commerce users in the Special Region of Yogyakarta. The findings indicate that the more consumers perceive personalized experiences in social commerce platforms, the higher their level of trust toward the platform or seller. Furthermore, consumer trust itself is proven to have a strong positive impact on purchase intention, suggesting that trust acts as a critical determinant in shaping consumers' willingness to engage in online transactions. In addition, perceived personalization is also found to indirectly influence purchase intention through consumer trust, confirming its role as a mediating variable that strengthens the relationship between personalization and purchasing behavior.

Based on these conclusions, it is recommended that future research expand the scope of variables by incorporating other relevant factors such as perceived risk, user experience, or

platform quality to provide a more comprehensive understanding of consumer behavior in social commerce. Future studies are also encouraged to involve a larger and more diverse sample across different regions to enhance the generalizability of the findings. Moreover, adopting longitudinal or mixed method approaches may provide deeper insights into changes in consumer trust and purchase intention over time, particularly in the rapidly evolving digital commerce environment.

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