



**THE EFFECT OF ADS PERSONALIZATION ON TIKTOK SHOP USERS'
PURCHASE INTENT: THE ROLE OF TRUST MEDIATION AND
MODERATION OF DATA PRIVACY CONCERNS**

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Abstract

The rapid growth of social commerce has transformed digital marketing strategies from mass-oriented approaches into more personalized and data-driven practices. As one of the leading social commerce platforms, TikTok Shop utilizes ads personalization to deliver product recommendations tailored to users' preferences and online behaviors. However, the effectiveness of personalized advertising in stimulating purchase intention is not solely determined by the relevance of information provided but is also influenced by users' trust in the platform and their concerns regarding personal data privacy. This study aims to examine the effect of ads personalization on TikTok Shop users' purchase intention, with trust acting as a mediating variable and data privacy concerns serving as an influential factor in consumer purchasing behavior within a digital commerce environment. This research employed a quantitative approach using a survey method involving 102 TikTok Shop users selected through purposive sampling. Data were collected through an online questionnaire and analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with SmartPLS 4 software. The analysis



included assessments of convergent validity, discriminant validity, reliability, and structural model evaluation to test the proposed hypotheses. The findings indicate that all constructs satisfied the required validity and reliability criteria. Ads personalization was found to have a positive effect on both trust and purchase intention among TikTok Shop users. Trust also demonstrated a positive influence on purchase intention and acted as a mediating variable in the relationship between ads personalization and purchase intention. Furthermore, data privacy concerns were identified as an important factor influencing consumers' purchasing behavior within the social commerce ecosystem. The coefficient of determination revealed that the model explained 49.2% of the variance in trust and 71.9% of the variance in purchase intention. This study concludes that the effectiveness of personalized advertising in enhancing purchase intention is determined not only by the platform's ability to provide relevant recommendations but also by its capacity to build user trust and manage perceived privacy risks effectively. These findings contribute to the development of digital marketing literature and provide practical implications for businesses in designing effective marketing strategies on TikTok Shop.

Keywords: Ads Personalization, Trust, Data Privacy Concerns, Purchase Intention, TikTok Shop, SEM-PLS



INTRODUCTION

Digital transformation has significantly changed consumer purchasing behavior, particularly through the rapid growth of social commerce. In Indonesia, increasing internet penetration and social media usage have accelerated the adoption of e-commerce platforms that integrate communication, entertainment, and online shopping. Among these platforms, TikTok has emerged as one of the largest social media applications, with Indonesia representing one of its biggest user markets. Through TikTok Shop, the platform combines short-video content with integrated shopping features, allowing users to discover and purchase products directly from personalized recommendations displayed on the *For You Page (FYP)*. Unlike conventional e-commerce platforms that rely primarily on consumers' active product searches, TikTok Shop utilizes algorithm-based recommendation systems that personalize product exposure according to users' browsing behavior, interactions, and preferences.

This development has made *ads personalization* an important strategy in digital marketing. Personalized advertising enables firms to deliver more relevant marketing messages based on users' online activities, thereby increasing consumer engagement and purchase opportunities. However, personalization also requires extensive collection and analysis of users' personal data, creating a privacy paradox in which consumers appreciate relevant recommendations while simultaneously becoming concerned about how their personal information is collected and used. Aiolfi and Bellini (2021) argued that although data-driven advertising improves marketing effectiveness, it may also increase consumers' perceived risk when personalization is considered overly intrusive.

Previous studies have demonstrated that the influence of *ads personalization* on *purchase intention* is not always direct. Consumers are more likely to respond positively when personalized advertisements are perceived as useful, relevant, and trustworthy. De Keyser et al. (2024) reported that consumers' responses to personalized social media advertising depend on their evaluation of both the benefits and potential risks associated with personalization. Similarly, Chowdhury et al. (2026) found that *trust* serves as an important mechanism through which social media advertising influences consumers' *purchase intention*. At the same time, high levels of *data privacy concerns* may weaken consumers' willingness to engage with personalized advertisements because concerns about personal data misuse increase perceived risk during online transactions (Lina & Permatasari, 2021; Li et al., 2025).



Despite these findings, an important research gap remains. Existing studies have generally examined the direct relationship between *ads personalization* and *purchase intention* or investigated *trust* and *data privacy concerns* as independent predictors of consumer behavior. Limited research has integrated these variables within a single framework by examining *trust* as the mediating mechanism through which *ads personalization* influences *purchase intention* while simultaneously testing *data privacy concerns* as a moderating variable. This integrated model has received limited empirical attention, particularly in the context of TikTok Shop users in Indonesia, where personalized recommendation algorithms play a central role in consumers' shopping experiences.

Accordingly, this study aims to examine the effect of *ads personalization* on TikTok Shop users' *purchase intention* by integrating *trust* as a mediating variable and *data privacy concerns* as a moderating variable. The novelty of this study lies in simultaneously testing these relationships within a single conceptual model in the context of Indonesian TikTok Shop users, thereby providing a more comprehensive understanding of consumer behavior in social commerce.

LITERATURE REVIEW

Ads Personalization and Purchase Intention

Ads personalization refers to the practice of delivering advertisements that are tailored to users' preferences, browsing history, online behavior, and previous interactions. In digital commerce platforms such as TikTok Shop, personalization algorithms enable users to receive product recommendations that closely match their interests, making advertisements more relevant and engaging. The perceived relevance of personalized advertisements increases consumers' attention, improves the shopping experience, and encourages favorable evaluations of promoted products.

Previous studies have consistently shown that personalized advertising improves consumer responses by increasing message relevance and reducing information overload. Rather than simply exposing users to advertisements, personalization creates a perception that the platform understands individual needs, thereby increasing the likelihood of purchase. However, previous findings also indicate that the influence of *ads personalization* on *purchase intention* is not always direct because consumers' responses depend on how they interpret the personalization process. When personalized advertisements are perceived as beneficial and relevant, consumers tend to develop positive behavioral intentions. Conversely, if personalization is perceived as intrusive, its effectiveness may decline (Aiolfi & Bellini, 2021; De Keyzer et al., 2024).

**Trust as a Mediating Variable**

Trust plays a central role in reducing uncertainty in online transactions, particularly in social commerce environments where consumers cannot directly evaluate products before purchasing. In TikTok Shop, consumers rely on the platform to provide accurate product information, secure payment systems, and appropriate protection of personal information. Therefore, trust becomes an important psychological mechanism through which *ads personalization* influences *purchase intention*.

Relevant and personalized advertisements can strengthen consumers' confidence that the platform understands their preferences and provides useful recommendations. This perception enhances platform credibility and reliability, which subsequently increases consumers' willingness to make purchases. Accordingly, trust functions as a mediating mechanism linking personalized advertising with purchase intention rather than merely acting as an independent predictor. This argument is supported by Chowdhury et al. (2026), who demonstrated that trust explains how social media advertising translates into consumers' purchase intentions.

Data Privacy Concerns as a Moderating Variable

Although personalized advertising offers greater relevance, it simultaneously depends on collecting and processing users' personal data. This creates a privacy paradox in which consumers appreciate personalized experiences while also becoming concerned about how their personal information is collected, stored, and utilized. As *data privacy concerns* increase, consumers are more likely to perceive personalized advertising as intrusive, leading to greater perceived risk during online transactions.

Higher privacy concerns may weaken consumers' confidence in digital platforms and reduce the effectiveness of personalized advertising. Even when advertisements are highly relevant, consumers who worry about data misuse may hesitate to interact with advertisements or complete purchases. Consequently, *data privacy concerns* are expected to moderate the relationship between *ads personalization* and *purchase intention* by reducing the positive influence of personalized advertising under conditions of high privacy concern. Previous studies by Lina and Permatasari (2021) and Li et al. (2025) support this argument by demonstrating that privacy concerns negatively influence consumer responses toward personalized digital marketing and online purchasing behavior.



RESEARCH METHOD

This study employed a quantitative approach using a survey method to examine the effect of *ads personalization* on TikTok Shop users' *purchase intention*, with *trust* as a mediating variable and *data privacy concerns* as a moderating variable. A quantitative survey was selected because the study aims to test the causal relationships among variables proposed in the conceptual model using empirical numerical data (Sugiyono, 2022).

The population consisted of TikTok users who had accessed TikTok Shop and were exposed to personalized advertisements or product recommendations. Because the population size was unknown, a non-probability purposive sampling technique was employed. Respondents were recruited through an online questionnaire distributed via Google Forms. The survey link was disseminated through social media platforms, including TikTok-related online communities, Instagram, WhatsApp, and other digital networks to reach active TikTok Shop users. Before completing the questionnaire, respondents were screened to ensure they met the inclusion criteria: (1) having an active TikTok account, (2) having accessed TikTok Shop, (3) having received personalized advertisements or product recommendations, and (4) having purchased or intended to purchase products through TikTok Shop. Responses that did not meet these criteria or were incomplete were excluded from the analysis.

Data were collected using a structured online questionnaire. The measurement items were adapted from previously validated scales reported in earlier studies. *Ads personalization* was measured using items assessing advertisement relevance, accuracy, and suitability. *Trust* was measured using items assessing users' perceptions of platform credibility, reliability, and security. *Data privacy concerns* were measured using items capturing users' concerns regarding the collection, storage, and use of personal information by digital platforms. *Purchase intention* was measured using items evaluating consumers' willingness and likelihood to purchase products through TikTok Shop. All items were measured using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

To minimize potential *self-report bias*, respondents were informed that their responses would remain anonymous and would be used solely for academic purposes. In addition, questionnaire items were presented in a neutral manner without suggesting desirable responses. Potential *common method bias* was reduced by measuring different constructs using separate indicator sets adapted from established studies and by assuring respondents that there were no right or wrong answers.



Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares (*SEM-PLS*) method with the help of SmartPLS version 4. The *SEM-PLS* method was selected because it is suitable for analyzing complex relationships among latent variables, including mediation and moderation effects, while accommodating prediction-oriented research and theoretical model development.

The analysis consisted of two stages: evaluation of the measurement model (*outer model*) and evaluation of the structural model (*inner model*). The *outer model* was assessed through convergent validity, discriminant validity, Composite Reliability, and Cronbach's Alpha. After the measurement model satisfied the recommended criteria, the *inner model* was evaluated using path coefficients, the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was performed using the *bootstrapping* procedure to obtain *t*-values and *p*-values for all proposed relationships, including the direct effect of *ads personalization* on *purchase intention*, the mediating role of *trust*, and the moderating role of *data privacy concerns*. The findings were then used to evaluate the proposed research model and answer the research objectives.

RESULTS AND DISCUSSION

Characteristics of Active TikTok Shop Users as a Basis for Forming Trust and Purchase Intention

Respondent characteristics provide important contextual information for interpreting consumer behavior in the proposed research model. The respondents were profiled based on gender, age, education level, occupation, daily TikTok usage, and shopping frequency on TikTok Shop. These characteristics were selected because they are closely associated with digital literacy, platform engagement, and online purchasing experience, all of which may influence perceptions of *ads personalization*, *trust*, *data privacy concerns*, and *purchase intention*.

Table 1.
Characteristics of Research Respondents

Features	Category	Frequency	Percentage (%)
Gender	Male	44	43,1
	Women	58	56,9
Age	17–20 Years	45	44,1
	21–25 Years	34	33,3



	26–30 Years	15	14,7
	>30 Years	8	7,9
Final Education	High School/Vocational School	52	51,0
	Diploma	5	4,9
	Bachelor (S1)	27	26,5
	Magister (S2)	7	6,9
	The Doctor (S3)	11	10,8
Jobs	Student/Student	62	60,8
	Private Employees	8	7,8
	ASN	8	7,8
	Entrepreneurship	6	5,9
	Others	18	17,6
TikTok Usage Duration/Day	Less than 1 Hour	7	6,9
	1–2 Jam	24	23,5
	3–4 Jam	36	35,3
	More than 4 Hours	35	34,3
Shopping Frequency on TikTok Shop	Never Have You Ever	2	2,0
	1–2 Times	22	21,6
	3–5 times	26	25,5
	More than 5 Times	52	51,0

Source: Primary data processed, 2026

Based on Table 1, female respondents represented the majority of the sample (56.9%), while male respondents accounted for 43.1%. This distribution indicates that women were more actively engaged with TikTok Shop during the survey period, reflecting the growing participation of female consumers in *social commerce*. Previous studies suggest that female users generally exhibit higher engagement with product recommendations, live shopping sessions, and promotional content, making them more frequently exposed to personalized advertising.

The respondents were predominantly young users, with 44.1% aged 17–20 years and 33.3% aged 21–25 years. Consequently, over three-quarters of the sample belonged to Generation Z and young adults, groups characterized by intensive social media use and high familiarity with algorithm-driven digital platforms. Their frequent interaction with TikTok provides substantial exposure



to personalized recommendations, making them an appropriate population for examining how *ads personalization* influences consumer behavior.

The educational profile was consistent with the respondents' age distribution, as most participants had completed senior high school or vocational education (51.0%), followed by bachelor's degree holders (26.5%). Likewise, students constituted the largest occupational group (60.8%). These characteristics indicate that the respondents represent digitally active consumers who routinely use social media not only for entertainment but also for information search and online shopping.

Respondents also demonstrated intensive platform usage. Approximately 69.6% reported using TikTok for more than three hours per day, indicating frequent interaction with personalized content generated by the platform's recommendation algorithm. Such prolonged exposure increases the likelihood that users repeatedly encounter personalized advertisements, enabling them to evaluate the effectiveness of TikTok Shop's personalization strategy based on actual experience rather than occasional use.

Shopping experience on TikTok Shop was similarly substantial. More than half of the respondents (51.0%) had purchased products through the platform more than five times, whereas only 2.0% had never made a purchase. This finding suggests that the respondents were experienced users who had interacted extensively with TikTok Shop's recommendation system, promotional features, and transaction process. Their familiarity with the platform strengthens the credibility of their evaluations regarding *ads personalization*, *trust*, and *purchase intention*.

Overall, the respondent profile indicates that the sample consisted primarily of active Generation Z TikTok Shop users with extensive exposure to personalized advertising and considerable online shopping experience. These characteristics provide an appropriate empirical context for examining how personalized advertising shapes consumer trust and purchase intention within the TikTok Shop ecosystem.

Evaluation of Measurement Models: Construct Validity and Quality of Research Instruments

Before evaluating the structural relationships, the measurement model was assessed to ensure that all indicators adequately represented their respective latent constructs. Convergent validity was examined using *outer loading* values, with the recommended threshold of 0.70 indicating satisfactory indicator reliability.



Table 2.
Convergent Validity Test Results

Variable	Indicator	Outer Loading	Remarks
Ads Personalization	AP1	0,838	Valid
	AP2	0,815	Valid
	AP3	0,763	Valid
	AP4	0,773	Valid
	AP5	0,729	Valid
Trust	KP1	0,763	Valid
	KP2	0,839	Valid
	KP3	0,870	Valid
	KP4	0,839	Valid
	KP5	0,867	Valid
Data Privacy Concerns	KPD1	0,818	Valid
	KPD2	0,873	Valid
	KPD3	0,796	Valid
	KPD4	0,800	Valid
	KPD5	0,864	Valid
Purchase Intent	NP1	0,772	Valid
	NP2	0,826	Valid
	NP3	0,845	Valid
	NP4	0,761	Valid
	NP5	0,739	Valid

Source: SmartPLS 4 output, data processed by researchers (2026).

Based on Table 2, all indicators exhibited *outer loading* values above the recommended threshold of 0.70, ranging from 0.729 to 0.873. These results indicate that every indicator contributed satisfactorily to its respective construct and adequately represented the concepts of *Ads Personalization*, *Trust*, *Data Privacy Concerns*, and *Purchase Intention*. Although several indicators showed relatively lower loadings than others, all remained within the acceptable range, indicating that no indicator required removal from the measurement model.

Overall, the convergent validity assessment confirms that the measurement items consistently capture their intended constructs. Therefore, the research instrument demonstrates adequate indicator reliability and is appropriate for subsequent reliability and structural model evaluation.

**Reliability and Construct Validity**

Construct reliability and validity were further evaluated using Cronbach's Alpha, Composite Reliability (ρ_c), and Average Variance Extracted (AVE). Cronbach's Alpha and Composite Reliability values greater than 0.70 indicate satisfactory internal consistency, while an AVE value above 0.50 demonstrates adequate convergent validity at the construct level.

Table 3.
Construct Reliability and Validity Test Results

Variable	Cronbach's Alpha	Composite Reliability (ρ_a)	Composite Reliability (ρ_c)	AVE
Ads Personalization	0,844	0,853	0,889	0,615
Data Privacy Concerns	0,888	0,893	0,918	0,690
Trust	0,893	0,901	0,921	0,700
Purchase Intent	0,848	0,855	0,892	0,623

Source: SmartPLS 4 output, data processed by researchers (2026).

The results presented in Table 3 indicate that all constructs satisfy the recommended reliability and validity criteria. Cronbach's Alpha values ranged from 0.844 to 0.893, while Composite Reliability (ρ_c) values ranged from 0.889 to 0.921, confirming strong internal consistency across all measurement scales. Likewise, the AVE values varied between 0.615 and 0.700, exceeding the recommended threshold of 0.50 and indicating that each construct explained more than half of the variance of its indicators.

Among the constructs, *Trust* demonstrated the highest Composite Reliability and AVE values, suggesting that respondents evaluated this construct with particularly high consistency. Nevertheless, all constructs achieved satisfactory psychometric properties, confirming that the measurement model is both reliable and valid for testing the proposed structural relationships.

Coefficient of Determination Test (R-Square)

Determination coefficient (R-Square) testing was carried out to determine the ability of exogenous variables to explain endogenous variables contained in the research model. The R-Square value indicates how large the proportion of endogenous variables variation can be explained by the variables that affect them in the structural model. The higher the R-Square value, the greater the model's predictive ability to explain the phenomenon being studied.

**Table 4.****Determination Coefficient Test Results (R-Square)**

Variable endogenous	R ²
Trust	0,492
Purchase Intent	0,719

The results indicate that *Trust* achieved an R^2 value of 0.492, meaning that *Ads Personalization* explains approximately 49.2% of the variance in users' trust toward TikTok Shop. This value represents a moderate level of explanatory power, suggesting that although personalized advertising is an important antecedent of trust, consumers' trust is also shaped by other factors beyond the scope of this study. Factors such as platform reputation, seller credibility, previous shopping experiences, electronic word-of-mouth (*e-WOM*), and perceived transaction security may also contribute substantially to trust formation in social commerce environments.

In contrast, *Purchase Intention* obtained an R^2 value of 0.719, indicating that *Ads Personalization*, *Trust*, and *Data Privacy Concerns* jointly explain 71.9% of the variance in consumers' purchase intention. This substantial explanatory power demonstrates that the proposed model captures the primary psychological mechanisms underlying purchasing decisions on TikTok Shop. Nevertheless, the remaining 28.1% of unexplained variance suggests that additional determinants, including product quality, price competitiveness, promotional attractiveness, influencer credibility, and social influence, may further affect consumers' purchasing intentions.

Overall, these findings indicate that while trust is influenced by multiple psychological and contextual factors, consumers' purchase intention can be explained more comprehensively when *ads personalization*, *trust*, and *data privacy concerns* are considered simultaneously. This result supports the appropriateness of the proposed research model in explaining consumer decision-making within the TikTok Shop ecosystem.

Hypothesis Test

Hypothesis testing was carried out using the bootstrapping procedure on SmartPLS to determine the significance of the relationship between variables in the research model. A hypothesis is declared acceptable if it has a t-statistical value of > 1.96 and p-values < 0.05 at a significance level of 5%.



Table 5.
Direct Effect Test Results

Relationships Variables	Between	Original Sample (O)	T Statistics	P Values	Verdict
Ads Personalization → Trust		0,702	9,339	0,000	Accepted
Ads Personalization → Purchase Intent		0,298	2,780	0,005	Accepted
Data Privacy Concerns → Purchase Intent		0,262	2,987	0,003	Accepted
Trust → Purchase Intent		0,421	3,452	0,001	Accepted

The results demonstrate that all proposed direct relationships are statistically significant.

Among the direct effects, the relationship between *Ads Personalization* and *Trust* exhibited the strongest standardized coefficient ($\beta = 0.702$, $t = 9.339$, $p < 0.001$). This finding indicates that personalized advertising primarily influences consumer behavior by strengthening users' confidence in the platform. When advertisements are perceived as relevant and aligned with consumers' preferences, users are more likely to regard TikTok Shop as a reliable platform capable of providing useful product recommendations.

The direct effect of *Trust* on *Purchase Intention* ($\beta = 0.421$, $p = 0.001$) was stronger than the direct effect of *Ads Personalization* on *Purchase Intention* ($\beta = 0.298$, $p = 0.005$). This comparison suggests that personalized advertisements alone are insufficient to encourage purchasing decisions. Instead, consumers first evaluate whether the platform is trustworthy before translating personalized recommendations into purchase intentions. Consequently, trust represents a more influential psychological determinant of purchasing behavior than advertising personalization itself.

The positive relationship between *Data Privacy Concerns* and *Purchase Intention* ($\beta = 0.262$, $p = 0.003$) indicates that perceptions regarding personal data management remain relevant in shaping consumers' behavioral intentions. Rather than ignoring privacy issues, consumers appear to incorporate privacy considerations into their overall evaluation of the platform before deciding whether to complete online purchases.

Overall, the comparison of path coefficients indicates that *Trust* serves as the primary psychological mechanism explaining consumers' purchase intention,



whereas *Ads Personalization* functions mainly as an antecedent that strengthens trust before influencing purchasing behavior.

Indirect Effect Analysis

Table 6.
Indirect Effect Test Results

Relationships Variables	Between	Original Sample (O)	T Statistics	P Values	Verdict
Ads Personalization → Trust → Purchase Intent		0,295	3,733	0,000	Accepted

The indirect effect analysis demonstrates that *Trust* significantly mediates the relationship between *Ads Personalization* and *Purchase Intention* ($\beta = 0.295$, $t = 3.733$, $p < 0.001$). This finding indicates that personalized advertising enhances consumers' purchase intention not only by directly increasing the attractiveness of product recommendations but also by strengthening users' confidence in the platform.

Consumers generally perceive personalized advertisements as more useful because they reduce search effort and provide recommendations that are consistent with individual preferences. These positive experiences contribute to higher platform trust, which subsequently encourages stronger purchase intention. Thus, trust represents an important psychological mechanism through which personalized advertising influences consumer behavior.

Since both the direct effect (*Ads Personalization* → *Purchase Intention*; $\beta = 0.298$) and the indirect effect through *Trust* ($\beta = 0.295$) are statistically significant, the mediation identified in this study can be classified as partial mediation. This finding suggests that personalized advertising influences purchase intention through two complementary pathways: directly by increasing the perceived relevance of product recommendations and indirectly by strengthening consumers' trust in the platform.

The similarity between the direct and indirect coefficients further indicates that trust contributes almost as strongly as the direct influence of advertising personalization itself. This highlights that effective personalization alone is insufficient to maximize purchase intention unless it is accompanied by consumers' confidence in the credibility, security, and reliability of the platform.

Validity of Discriminant Constructs

Discriminant validity was assessed using the *Heterotrait–Monotrait Ratio* (HTMT). According to established guidelines, HTMT values below 0.90 indicate that each construct is empirically distinct from the others.



Table 7.
Results of the Discriminant Validity Test (HTMT)

Variable	Ads Personalization	Data Privacy Concerns	Trust	Purchase Intent
Ads Personalization	-			
Data Privacy Concerns	0,573	-		
Trust	0,785	0,651	-	
Purchase Intent	0,844	0,753	0,890	-

Source: SmartPLS 4 output, data processed by researchers (2026).

The *HTMT* results demonstrate that all inter-construct values are below the recommended threshold of 0.90, ranging from 0.573 to 0.890. These findings confirm that each latent construct measures a distinct concept despite the theoretical relationships among them.

The highest *HTMT* value (0.890) was observed between *Trust* and *Purchase Intention*. Although this relationship is comparatively strong, it remains below the acceptable threshold, indicating adequate discriminant validity. This finding is theoretically reasonable because consumers who perceive a platform as trustworthy are generally more inclined to develop purchase intentions; however, the two constructs remain conceptually and empirically distinguishable.

Overall, the *HTMT* assessment supports the discriminant validity of the measurement model, indicating that all constructs capture unique aspects of consumer behavior and can therefore be retained for structural model analysis.

Structural Model Evaluation and Power Explained Model

After all indicators are declared valid and reliable, the next stage is to evaluate the structural model (*inner model*). This evaluation aims to determine the relationship between latent variables in the research model and the model's ability to explain the phenomenon being studied.

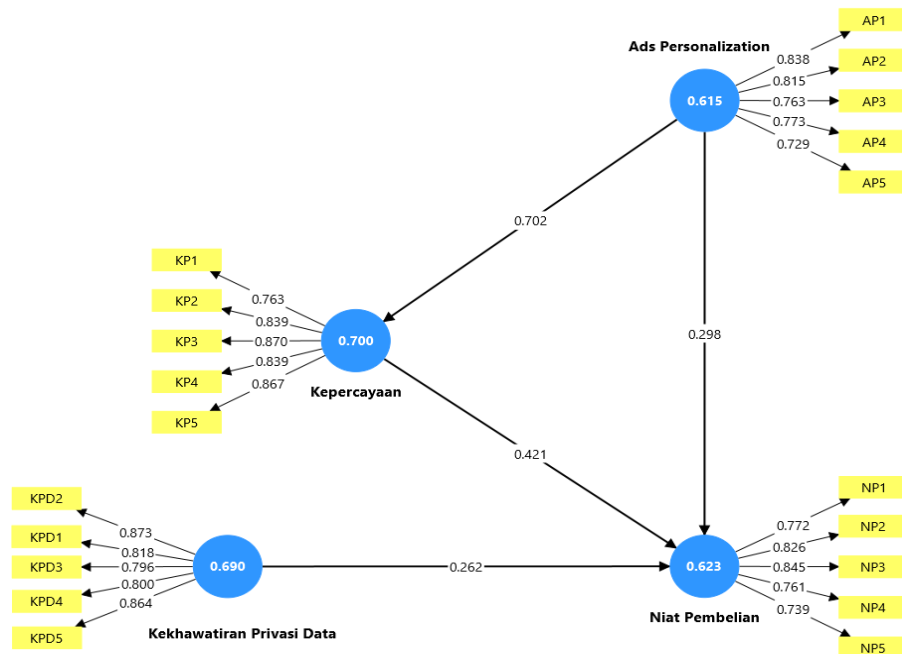


Figure 1.

Structural Model of SmartPLS Estimation Results

Source: SmartPLS 4 output, data processed by researchers (2026)

Based on Figure 2, the largest relationship is shown by the effect of *Ads Personalization* on *Trust*, with a path coefficient of 0.702. These results show that the higher the level of ad personalization that users feel, the higher the level of trust formed in TikTok Shop. Meanwhile, the influence of *Trust* on *Purchase Intention* has a coefficient of 0.421, which shows that trust is one of the important factors that encourage consumers to make purchases through the platform. In addition to indirect influence through trust, *Ads Personalization* also has a direct influence on *Purchase Intent* of 0.298. These results show that advertising personalization is not only able to form trust but also directly influences consumers' tendency to buy the products offered. On the other hand, *Data Privacy Concerns* showed an effect of 0.262 on *Purchase Intent*, indicating that user perception of personal data management plays a role in shaping purchasing decisions in the social commerce environment.

Ads Personalization, Trust, and Data Privacy Concerns in the Formation of TikTok Shop User Purchase Intent

The findings demonstrate that *ads personalization* positively influences both *trust* and *purchase intention*, indicating that personalized advertising plays an important role in shaping consumer behavior within the TikTok Shop ecosystem. Personalized advertisements provide product recommendations that are more



relevant to users' preferences, reducing the effort required to search for products while increasing the perceived usefulness of the information presented. Consequently, consumers are more likely to perceive personalized recommendations as valuable, which ultimately encourages stronger purchase intentions. These findings are consistent with Reena and Sharma (2020) and Rahmawaty and Nugroho (2024), who reported that personalized advertising enhances consumer engagement and purchase decisions by increasing message relevance.

However, the structural model indicates that the strongest relationship is not between *ads personalization* and *purchase intention*, but between *ads personalization* and *trust* ($\beta = 0.702$). This finding suggests that personalized advertising primarily functions as a mechanism for building consumer confidence rather than directly stimulating purchasing behavior. In digital commerce, consumers are exposed to numerous promotional messages every day, making advertisement relevance alone insufficient to trigger purchasing decisions. Instead, consumers first evaluate whether the platform is reliable, whether the recommendations appear credible, and whether the shopping environment is trustworthy before developing an intention to purchase. Therefore, trust represents the primary psychological mechanism through which personalized advertising influences purchasing behavior.

The mediation analysis further reinforces this interpretation. *Trust* partially mediates the relationship between *ads personalization* and *purchase intention*, indicating that personalized advertising affects consumer behavior through both direct and indirect pathways. Although relevant advertisements can immediately increase consumers' interest in products, their influence becomes substantially stronger when personalization simultaneously enhances users' confidence in the platform. This finding supports the argument that effective personalization is not merely a technological capability but also a trust-building strategy that reduces uncertainty during online purchasing decisions.

Interestingly, the moderate R^2 value obtained for *Trust* (0.492) suggests that personalized advertising explains only part of consumers' trust formation. Trust within TikTok Shop is likely to be influenced by additional factors that were not incorporated into the present model, including platform reputation, seller reliability, electronic word-of-mouth (*e-WOM*), transaction security, and previous purchasing experiences. In particular, influencer credibility may play an even more dominant role in shaping psychological trust than algorithmic personalization alone. TikTok Shop is characterized by creator-based marketing



and live shopping, where consumers frequently evaluate products based on demonstrations, reviews, and recommendations provided by influencers. As a result, trust may develop not only from personalized advertisements but also from consumers' confidence in the individuals delivering marketing messages. This explanation is consistent with previous studies highlighting the importance of influencer credibility and social interaction in strengthening purchase intention within social commerce environments.

The findings also highlight the important role of *data privacy concerns* in understanding digital consumer behavior. Personalized advertising inevitably requires the collection and analysis of users' behavioral data, creating a trade-off between personalization benefits and perceived privacy risks. Consumers appreciate relevant recommendations because they simplify product discovery and improve shopping efficiency; however, they simultaneously become aware that these recommendations depend on continuous monitoring of their online activities. This phenomenon reflects the well-established *privacy paradox*, in which consumers express concerns regarding personal data while continuing to use personalized digital services because the perceived benefits outweigh the associated privacy risks.

This behavioral pattern is particularly relevant for Generation Z, which constituted the majority of respondents in the present study. Although younger consumers generally possess higher awareness of digital privacy issues, they also demonstrate greater acceptance of data collection when personalization provides convenience, efficiency, and relevant product recommendations. Rather than completely rejecting personalized advertising, Generation Z appears to perform a *privacy calculus*, balancing the perceived risks of data disclosure against the expected benefits obtained from personalized shopping experiences. Consequently, *data privacy concerns* do not necessarily eliminate purchase intention but instead function as an evaluation mechanism through which consumers assess whether the advantages of personalization justify the potential privacy risks.

These findings imply that improving personalization algorithms alone is insufficient for maximizing consumer purchase intention. Platforms such as TikTok Shop must simultaneously strengthen transparency regarding data collection practices, provide users with greater control over personal information, and reinforce platform credibility through secure transaction systems and trustworthy content creators. When consumers perceive that personalization is accompanied by responsible data governance, the positive effects of personalized



advertising are more likely to translate into stronger trust and higher purchase intention.

Overall, this study demonstrates that consumer purchasing behavior in social commerce cannot be explained solely by technological personalization. Instead, purchasing decisions emerge through the interaction between personalized recommendations, psychological trust, and consumers' evaluation of privacy-related risks. Integrating these factors within a single framework provides a more comprehensive explanation of how personalized digital marketing influences purchase intention among TikTok Shop users.

CONCLUSION

Based on the results of the research on the influence of Tax Awareness, Tax Sanctions, and Tax Literacy on Taxpayer Compliance registered at KPP Pratama Kediri, the following conclusions can be drawn:

1. **Tax awareness has a positive and significant effect on taxpayer compliance.**
This means that the higher the level of taxpayer awareness of the importance of carrying out tax obligations, the higher the level of compliance.
2. **Tax sanctions have been proven to have no effect on taxpayer compliance.**
This indicates that the current implementation of sanctions has not been able to be a driving factor for compliance, possibly due to the perception that sanctions are ineffective or lack of a deterrent effect.
3. **Tax literacy has a positive and significant effect on taxpayer compliance.**
The better the taxpayer's understanding of tax regulations, procedures, and technicalities, the more compliant they will be in fulfilling their obligations. Overall, tax compliance at KPP Pratama Kediri is driven more by internal taxpayer factors (awareness and literacy) than external factors in the form of sanctions. Therefore, tax authorities are advised to continue to improve education and socialization to build understanding and awareness, as well as evaluate the effectiveness of sanctions policies to be more firm and provide legal certainty.

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